



## 5 Questions You Must Ask When Your Church's Giving Is In Decline

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**What would you do if giving in your church decreased?**

**Do you have a plan on how you would respond?**

[Fluctuations in giving throughout the year](#) are normal for many churches. During the summer, many churches experience a decrease in attendance and giving. Yet, in December, many churches see an increase in giving. Even though this is the case, there are times in the life of a church when giving is down. This proved to be the case in 2016.

The State of the Plate, which is a church giving report, found that [59% of churches surveyed reported flat-lined or decreased giving from 2015–2016](#). This was the case for a variety of reasons and also depends upon the geographic region of a church within the US.

As a church leader, it is best to have a plan in place on how you will respond *when*—not *if*—your church experiences a decline in giving. To help you think how to respond during these times, here four questions you will need to ask.

### #1. Why is giving down in your church?

There are many reasons why giving in your church may have decreased. By [keeping track of the giving in your church](#), you will be able to identify the reason for the decline in giving.

Now, there will be events in your community that can lead to a decrease in giving, such as the loss of jobs at a local employer. At other times, there will be situations in your church that can

lead to a significant decrease in giving, like the resignation of a church leader, many families relocating, or a division in your church.

## **#2. Is this a short- or long-term situation?**

How long do you expect giving in your church to be down?

Knowing the length of time you can expect a decrease in giving will help you to better forecast how you can best steward your church's resources.

## **#3. What adjustments do you need to make in your budget?**

Is the decrease in giving significant enough that you will need to make adjustments in your budget?

If so, then start by identifying what your church must do. What are the essential and non-negotiable activities that must be funded?

After you identify these essential activities, then look for items within your budget that you have not spent or can reallocate to these essential items.

## **#4. Have you informed your leadership, staff, volunteers, or church?**

Fight the temptation of not informing your church on the church's financial situation. It's important to be transparent. This way everyone in your church can be aware of what's going on.

Before you announce the decrease in giving to your church, it's important for you to meet with your church's leadership ahead of time to think through the following questions:

- What do you need to share?
- What can the church expect?
- What are you asking the individual members of your church to do?

The answer to these questions will help you to best communicate these changes with your church.

## **#5 Can you do anything to turn it around?**

Once you've thoughtfully consider the key questions outlined above, it's time to ask if it's something you can turn around and if so, what actions it will take to make that happen. [Will mobile giving help?](#) Will teaching on generosity help? Will making automated recurring giving easy to setup help? Will having discussions with your small group leaders help?

It's important to think through way to turn it around, come up with an action plan, and put in the effort ... all while praying and asking God to guide you along the way!