

WELCOME

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**3 New Approaches**  
*to Cultivating Generous Givers*

**Here's where we're  
going today.**

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**What to expect.**

## **#1 Reframe**

How can we understand finances and money through a new lens? What is the “problem”?

## **#2 New Approaches**

Cultivate generosity with 3 new ideas and strategies.

## **#3 How to increase giving *this month***

Understand the one “lever” you can pull to increase giving in your ministry or church.



**Tim Schuster**

Great to meet you!

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- Creator, *6 Weeks on Money*
- Co-Founder, LegalQ app
- Founder, Popup Think Tank
- Entrepreneur In Residence, Thrivent Financial
- Church Planter

# Stewardship in America

50% or more live paycheck to paycheck

Mortgage-sized student loans crippling a generation

157 million paying off debt

7 of 10 Americans have cried about finances at least once in their life

Stewardship is not about fixing statistics.

We are here to help individuals and communities

***tell new stories*** about their relationship with money.

New stories start with

***better questions.***

# Reframing the money question

## Technical Problems

Easy to identify

Based on expertise

Clear roadmap; straightforward

*Both barbers and brain surgeons  
solve technical problems.*

VS

## Adaptive Challenges

Undefined; easy to avoid

Requires new values, beliefs

Underlying emotional system

*Leadership. Culture change.  
Personal growth. Ministry.*



Bob's mother is 87 and still very independent. In fact, the grandkids brag about how she takes the car to the grocery store every Friday morning. But recently a mishap in the car reminds Bob her years of driving are coming to end. When he brings up the topic to mom, it doesn't go well.

**Bob offers technical solutions (rideshare apps, family help, bus).  
But for grandma, it's not really about the car.**



John never imagined he would be in a sales role, but he is enjoying the challenge and rewards of helping his clients. Recently, however, his manager challenged him with some new goals. John is really good at initiating and developing relationships, but he's struggling to close the deal.

**John could pursue training and tools. But the adaptive approach requires confronting the fear of rejection and discerning whether he actually believes in what he's selling.**



**Applying quick-fix technical solutions to adaptive challenges makes the problem worse.**

Budgets & spending plans

Debt plans

Rational & logical numbers

Courses & curriculums

Sermons & lectures



**Breakout**

Where do you see the technical vs adaptive framework in your life, ministry, or family?

## ***Money as an adaptive challenge.***

What is a Christ-centered and biblical response to fear & scarcity?

How can we help people develop a healthier relationship with money?

Beyond statistics & demographics: All incomes, all generations, all situations.

## **3 New & Adaptive Approaches** to Cultivating Generous Givers

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APPROACH #1

## Values as a tool.

- Leverage to do something I couldn't do otherwise
- Use it automatically, by default
- Lens to see the world; a filter to prioritize
- Discerned & written down (can hold it in my hand)
- Adaptive: start with values (not budgets)



#### APPROACH #1

Values as a tool.

What if I removed my name from my financial statements, showed it to a stranger on the street, and asked:

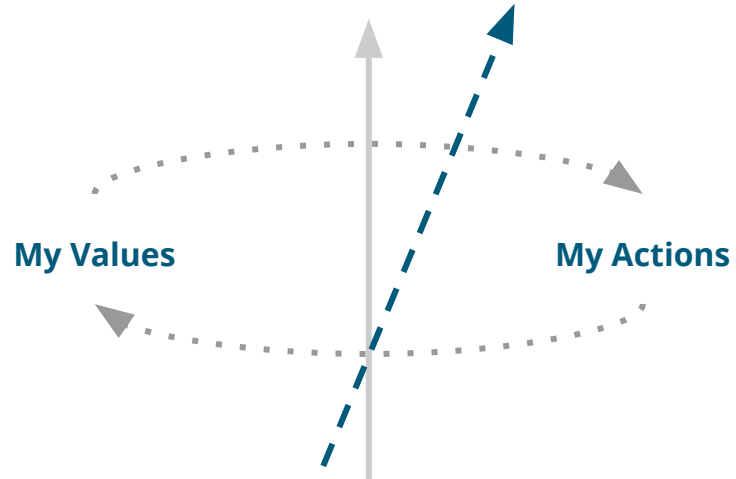
**“What would you assume this person values?”**



### APPROACH #1

## Values as a tool.

Mis-alignment creates sideways energy.



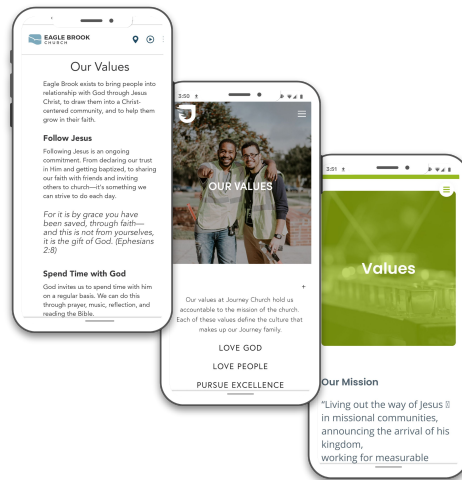
We all benefit from exploring dissonance and incongruity.



## APPROACH #1

Values as a tool.

Strategic Planning **Reveals Values**  
to Help Guide Decisions.



We do this for organizations.  
*Why not individuals, too?*





**Breakout**

How can churches and ministries  
help people discover their values?



#### APPROACH #1

## Values as a tool.

- ✓ If we don't decide our values, something else will.
- ✓ Values give us freedom from comparison.
- ✓ Create spaces to explore dissonance. Make it normal.
- ✓ Offer opportunities to discover and write down core values.
- ✓ Take them for a spin. Test and learn.



## APPROACH #2

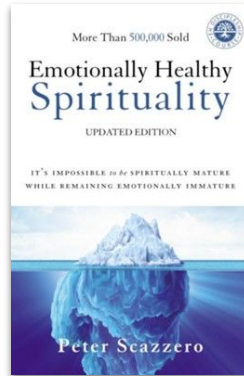
# Money as emotional.

- Money is many, many things. But before it's anything, it's emotional.
- Direct circuit from my bank account to the hairs on the back of my neck.
- More money doesn't help us create a healthier relationship with money.
- 7 in 10 Americans have cried about money.
- But we separate emotional from spiritual.



## APPROACH #2

Money as  
emotional.



We can't be spiritually healthy  
and emotionally unhealthy.

All financial decisions are emotional.  
From understanding our impulse buys  
to getting into a mortgage.



## APPROACH #2

# Money as emotional.

- ✓ Every emotion is a gift from God.
- ✓ Denying or suppressing emotions is unhealthy.
- ✓ The key is a healthy response to emotions.
- ✓ Help people understand underlying emotions.
- ✓ Use values as a tool for navigating emotions & calibrating to what is important.



### APPROACH #3

**Generosity as  
freedom.**

### Why people give money:

- Duty, obligation
- Status, recognition
- Extra, influx
- Cause, purpose
- Modeled behavior
- Community, belonging
- Response, gratitude



### APPROACH #3

Generosity as  
freedom.



We leaders & clergy think they should be

Enough to not feel guilty for not giving

Some giving

Zero giving



Christians “are content to give just enough to make peace with our consciences that we are not giving more.”

David King in *Beyond the Offering Plate*



### APPROACH #3

Generosity as  
freedom.

*Generosity confronts money:*

"Dear Money,  
You are real. You are important. But you are not in control. I'm aligning my values with what God is doing to bring restoration to our world. Now I'm going to prove it by freely letting you go. Thanks for your contribution, see you next time."

**Generosity as tool for claiming our identity  
in Christ (not things, brands, & products)**





### APPROACH #3

## Generosity as freedom.

- ✓ Giving is an act of financial freedom.
- ✓ Simplicity enables generosity. And vice-versa.
- ✓ Less how we fund the ministry, and more a tool we leverage for discipleship and formation.
- ✓ “Not what God wants from us, but what God wants for us.”



**Breakout**

Do you agree or disagree that generosity helps grow a healthier relationship with money?

Why or why not?



APPROACH #1

Values as a  
tool.



APPROACH #2

Money as  
emotional.



APPROACH #3

Generosity as  
freedom.

## PART 3

### **How can we increase giving *this month*?**

Here is the one “lever” you can pull to increase giving in your ministry or church. You can pull this lever immediately.



People give money when they are **asked.**

**Relationally. Personally. 1:1 (In-person or Zoom).  
Story-driven & mission-centered.  
With specific numbers.**



## EXAMPLE

### What does that look like?

Hey guys, I am super thrilled you and Kelsey are part of our church. And thanks for connecting with me today to talk about money, stewardship, and our mission at Uptown Church.

Nathan is a newcomer at our community. He recently told me about how he's growing in Christ. In fact, Nathan was about to completely give up finding a community but has found a place to engage and contribute here.

So, I want to say thank you for your generosity. Your financial giving makes stories like Nathan's possible.

We are looking for 10 people in our community to increase their giving so that we can replicate stories like Nathan's. Would you and Kelsey be willing to be one of those 10 - and increase your monthly giving from \$x00 to \$x00?



**Far more adaptive than technical.**

Hey guys, I am super thrilled you and Kelsey are part of our church. And thanks for connecting with me today to talk about money, stewardship, and our mission at Uptown Church.

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## The anatomy of the ask

Hey guys, I am super thrilled you and Kelsey are part of our church. And thanks for connecting with me today to talk about money, stewardship, and our mission at Uptown Church.

Community, shared values

Nathan is a newcomer to our community. He recently told me about how he's growing in Christ. In fact, Nathan was about to completely give up finding a community but has found a place to engage and contribute here.

Story, mission & changed lives

So, I want to say thank you for your generosity. Your financial giving makes stories like Nathan's possible.

Gratitude & impact

We are looking for 10 people in our community to increase their giving so that we can replicate stories like Nathan's. Would you and Kelsey be willing to be one of those 10 - and increase your monthly giving from \$x00 to \$x00?

No shame or guilt. Just a specific ask.



We may be missing out on an opportunity when don't see that  
**asking for money is a form of stewardship.**



## BEST PRACTICES

### What to know about asking

- ✓ Direct, one-to-one, specific, in-person asks are the most relational and effective.
- ✓ Asking *builds* relationship if done without guilt or shame. The ask will bring you closer.
- ✓ Send a handwritten thank-you note after first gift and largest gift. And after every ask, regardless of the outcome.
- ✓ The ask is a discipleship tool. It's formational for *both* asker and askee.
- ✓ Embrace asking for money as an invitation to joy, mission, healing, and financial freedom.



**Breakout**

How does asking someone for money make you feel?

What is the adaptive challenge underlying this challenge?

## Younger son

Betrays his father, squanders wealth

Experiences famine

Limps home to ask for forgiveness

Embraced by father with a  
homecoming party

## Older son

Does all the right things

Follows the rules

Saved and invested

Bitter, angry

Lives without gratitude

*"...you are always with me, and everything I have is yours."*

# Thank You

SEE YOU ON OCT 4!