



# Church Giving Literacy:

## *a vocabulary lesson for the faithful*

While our Stewardship Kick-Off is fast approaching (September 25), it is important to remember that stewardship is an ongoing and unceasing part of our common life together. The offering of your time, talent, and treasure to your parish church and to the larger community is a very necessary Christian responsibility. We grow up in a society and in households where we are often taught to not freely discuss money, or finances; and while those might be good practices at home, it makes talking about or asking for funds in other circumstances more challenging, no matter how worthy the cause might be.

This article is to help church members--both long term and new--gain a more solid understanding of church vocabulary, particularly as it relates to financial giving. Our pledges, tithes, gifts and more help to keep us going and doing ministry, together. We are not a church that receives an operating budget from our denomination, and neither are we a church that has the kind of reserves which allow us to exist for years without some level of sacrificial giving of behalf of our members. We thrive, together, because of the generosity and kindness of our members who understand the importance of faithful and regular giving. Let's dive in and take a look at these terms:

**Stewardship.** Stewardship is the overall responsibility that we, collectively and individually, as Christians, have to care for, nurture, grow, preserve, share, and distribute the resources and gifts that God has given us. We do this at home with our own finances, and the church does it through our lay leadership with the gifts we are given to manage and use for ministry.

**Pledge.** A pledge is a declared financial promise or intention of what you will give financially to the church over the course of the year. That gift can be fulfilled as a one-time gift, quarterly, monthly, or weekly. These monies go to our General Operating Fund to help cover the costs of ministry from salaries, to programming and outreach, to maintenance, and more.

**Tithing.** A tithe is, traditionally, 10% of a person or household's income which is earmarked and given to the church with set frequency, and goes to the General Operations Fund of a church. A pledge can be a tithe. A tithe is a form of sacrificial giving. It is the kind of giving that can be felt in the wallet or purse of the giver. We look to Mark, Chapter 12, for such inspiration and instruction: *"He (Jesus) sat down opposite the treasury, and watched the crowd putting money into the treasury. Many rich people put in large sums. A poor widow came and put in two small copper coins, which are worth a penny. Then he called his disciples and said to them, 'Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on.'"*

**Alms giving.** Alms are the loose CASH monies (bills and change) that are placed in the alms basin (offering plates) which is passed around the congregation. Note: if you place your tithe in the alms basin, that's ok! Just be sure that you use an envelope with your name on it so that it can be reflected against your pledge. The alms loose cash funds go specifically to those who are experiencing hardships—the homeless, indigent, widows, children, the ill, the hungry, and to those facing an acute emergency, and to organizations which support them, often through the Rector's Discretionary Fund.

**Gift.** A gift is a financial offering given with or without a specific intent. It is generally not recurring, though there are exceptions. A gift can be made in memory of a loved one, in celebration or thanksgiving for a special event, or to meet a specific need. A gift is special and is separate from your tithe/pledge.

**Love offering.** A love offering may be collected by passing the offering plates a second time (or by other means) to collect funds for a special gift to a specific cause (i.e., disaster relief; a specific ministry; an appreciation gift, etc.).

**Free will offering.** A free will offering is usually given at any function or event where a church's general funds have been used. Often a simple basket is placed on the table at the main entrance to an event, or at the beginning of a food line to help offset the cost of the event. While there's never a limit of what is given, the gifts here are frequently small individual gifts ranging from \$5, \$10, perhaps \$20. You would see these at potlucks, coffees, lectures, fellowship events, etc. It is a way to keep funds available for the purchase of cups, napkins, cutlery, flowers, decorations, and staples used for the frequent hospitality offered by the church.

**This concludes our lesson in church vocabulary, today.**

**Thank you for your faithful and sacrificial giving to our ministries both locally and abroad!**