13 Ways to Stretch Your Giving

As Christians, we know God is our ultimate source of provision. Yet even as the job market has picked up in 2012, many of us—employed or not—continue to feel a pocketbook pinch from $4-a-gallon gas, upside-down mortgages and a general increase in cost-of-living expenses.

For many, the past few years have been a season of shrinking: shrinking incomes, shrinking jobs, shrinking retirement accounts, shrinking consumer confidence and—as any pastor can tell you—shrinking giving.

And where giving is concerned, certainly no one is happy about a decline. Pastors nationwide are definitely fatigued over constantly straining ministry budgets, and those feeling pinched in the pews certainly aren't thrilled to give less.

I've found that most of us *wan*t to give more. As a financial stewardship pastor, I've prayed with a lot of people who are grieved about their giving. Even the unemployed—some with no income at all—can feel wrecked when they don't write a tithe check because there's nothing to tithe on.

That's rare though. To be honest, most of us could give more if we simply plan for it and make room for it. For every bona fide broke person who really wants to give more, there are 10 others with unaffordable car payments and daily coffee shop and restaurant habits lamenting that they cannot afford to give.

Most of us are somewhere in the middle. We're pinched, but with some fresh ideas and a little financial creativity, we can open our wallets as wide as our hearts.

Giving should be fun. It should bring joy to your heart. "God loves a cheerful giver," concludes a great passage we all should remember in 2 Cor. 9:6-7.

These verses also say if we sow sparingly we will reap sparingly, but if we sow bountifully we will enjoy bountiful returns.

And even if your bottom line doesn't feel "bountiful," you can give bountifully and stretch your contributions with some creative thinking. You can:

- Free up extra cash so you are indeed giving more.
- Identify ways the church or ministry can save money.
- Get inspired by the fact that a penny saved really is a penny earned.
- Do work that the church might otherwise have to pay to have done.

Here are some examples in each of these categories to help you be a blessing to others while minding your bottom line.

Free up cash—so you can give it away

1. Clip those coupons! I love coupons. I try to never buy anything without a coupon or a serious sale. Challenge yourself to clip enough coupons to save a target amount—say, $50—at the grocery store. That's $50 in "free" money you can give away.

2. Have a garage sale. Better yet, have the Mother of all Garage Sales. Advertise it on Craigslist and post signs at the sale saying, "All proceeds will benefit Grace Community Church," or your favorite charity, missionary or cause. People will be much less likely to try to talk your prices down if they know the money is going to a good cause. Side benefit: cleaner closets.

3. Check your tax withholdings. If you get a big tax refund every year, ask your accountant if you should change your withholdings to get more money in your paychecks. That’s money that is yours anyway that your church could be using to help others in need.

4. Give up something. An average manicure runs about $30. A pedicure costs about $45 in my neighborhood. A latte and a muffin, well that’s about $8 a pop. I’ll give you credit that you’re probably not hitting the coffee shop five days a week, but even at twice a week that’s about $64 a month. Knowing how far that cash can go to help others in need can make for a pretty sweet sacrifice when you think about it.

5. Donate your perks. Your frequent-flyer miles could pay for someone’s ticket for an overseas missions trip. Debit card and credit card reward points can be used to buy gift certificates for office supply and hardware stores that can be used to purchase much-needed supplies for the church.

Once when I was on a volunteer team, a pastor took us all out to lunch at a restaurant for which I just happened to have a buy-one-get-one-free coupon with no limit on the number of users. There were 20 of us, so I figure that coupon saved the church at least $60 that day, but it didn’t cost me a dime.

Identify ways to save

6. Look for leaks. Ask your pastor or a key staff person for permission to spend a Sunday morning walking around your church looking for little money leaks and ways you can solve them. For example, a friend on staff at our church noticed that when our north-facing automatic doors opened on cold winter mornings, which they do about every 20 seconds, our expensively heated warm air was sucked right out of the building into the Colorado cold. He designed a vestibule with a second set of doors that contained the warm air, stopped the suction loss and immediately began saving our church untold tens of thousands of dollars a year in heating costs. Genius!

You don’t have to be on staff to spot things like that. Anyone can see a dripping faucet, a constantly running toilet or a door that is open too much and causing energy leaks. Utilities are a huge cost—help reduce them.

7. Make a list of solutions. Everyone is quick to point out problems, but how many people offer solutions? Many nonprofit organizations have areas of waste and duplication that staff members don’t see because they’re focused on their own work. In our church, we gratefully accept suggestions on ways we can streamline and save money on everything from pens and printing to health insurance. If you humbly and respectfully give your pastor feedback on ways to correct nagging problems and recurring waste, I promise it will be gratefully received.

8. Rally the troops. Is your church about to hire a new staff person to do a job that could be done by volunteers? Take the lead and offer to round up lots of help to fill the role. Volunteers could work in shifts to answer phones, eliminating the need for a receptionist. Anyone with a few free hours a week could make copies, stuff envelopes and water plants—and churches are happy to use volunteers.

The problem is that it can take more staff time to coordinate volunteers and their schedules and work around the no-shows than it does just to accomplish the task. If you offer to do the scheduling, the reminder calling and fill in for any gaps, you can truly save your church tens of thousands of dollars a year in staff time and new hires.

9. Eliminate an expense. Meeting a need that a ministry typically has to spend money for is an awesome gift. For example, a friend of mine who worked for a company that was going out of business collected dozens of three-ring binders that were about to be discarded and brought them to our church. Those binders retailed for $8 each—a significant savings for us since binders are always on the supply list.

Perhaps your church needs the very video camera that your neighbor is selling in his garage sale—or maybe his power or lawn tools. The diapers that you can get for free with coupons can be used in the children's ministry and eliminate that expense for a week or two. If you know what the needs are, you can help fill them on the cheap, or even for free.

Do what needs to be done

10. Offer your talents. Most churches spend a big chunk of their budgets on professional services that many congregants could donate for free. A police officer could offer free security. A web designer could serve a few hours a week creating a site for a church plant. A teacher could write and develop Sunday-school lesson plans in lieu of needing a staff person to fill that role. A gadget geek could run the soundboard during an event. A CPA could pitch in and help the church's accountant during budget time.

If you have specific skills the church could use, offer them up. And if you don't have the skills, learn! If you see a job you think you would enjoy but don't know how to do, ask someone to show you. You'll get the experience you desire, and they'll be grateful for the help.

11. Show up. Almost as much as money, ministries need hands on deck. Anyone can sort donated clothing, shelve canned food, do office work, make copies or greet guests. Just being willing to help and do some much-needed work can be a huge blessing to your church or favorite ministry project.

12. Get your kids involved. It's important to help kids feel a sense of ownership of their church and find a place in the church family where they can help. Teens can help with younger kids on Sunday mornings. Friendly kids of any age can be greeters.

Children can also take attendance at classes, serve food at events, hand out bulletins and pens, help deliver meals to shut-ins, clean and more. Teens in our church serve food and coffee in our café, help our AV/Tech department, run video cameras, serve as “runners” between events and ministries, greet guests, and much more.

As you teach your kids to tithe on their allowance and other earnings, also teach them the value of hands-on work. If your daughter volunteers 10 hours a week doing work that the church would otherwise have to pay someone $10 an hour to do, help her do the math. She’ll see that in addition to her tithes she’s “giving” an additional $400 a month in saving the church a staffing expense. As a result, the church might discover other opportunities where volunteers could help save money.

13. Grab a broom. Chances are your church pays people to clean. Grab your friends and family and help out with tasks such as picking up trash after Sunday services, cleaning bathrooms, emptying office trash cans and wiping windows. You’ll help get the cleaning crew out the door more quickly, which over time can save a lot of money.

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