

The Pastor's Church Finance Checklist

A consistent theme I have seen in many churches is in the area of church finances. **Many church leaders operate out of a mode of scarcity instead of abundance.** While I realize that churches cannot and should not spend foolishly, too many church leaders just don't recognize that God has provided more than they think.

Often the issue is not lack of funds, but unwise choices of church expenditures. There are many reasons for this reality; I plan to address them in a future post.

A Checklist for Your Consideration

For now, I offer a checklist of questions. As you answer these questions, I hope you will be motivated to think how your church might look at its expenditures and budgets in a different light.

1. If you were to start your church's budget from scratch, how differently would it look than your present budget?
2. Do you have programs and ministries that, if they were discontinued, would have little negative impact on the church or the community?
3. How much of the church's expenditures reflect "the way we've always done it"?
4. Are there clear lines of accountability for spending at every level?
5. How much of the church's funds are used to impact the community?
6. Is the church spending its personnel dollars in the most effective ways?
7. Who are the true decision makers on how church funds are spent?
8. Do some of the expenditures reflect preferential treatment toward some of the members?
9. Is debt hindering your church from doing effective ministry?
10. What are the potential unintended consequences of making significant changes in the budget and expenditures?
11. Do you know clearly how church funds given to support missions are being used?
12. Does your church spend too much or too little on physical facilities?
13. Does the church have adequate funds for training and development of staff and laity?
14. Does the church's budget reflect faith, futility, or foolishness?

An Attitude of Abundance

If we really trust that God will provide for our churches in all areas, including finances, we may realize that we do not have a money problem; we may have a stewardship problem. These fourteen questions can be a starting point to help you move toward a realistic and faith-based approach to church finances.

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