

STUDY: 4,413 SURVEYS

FROM GENEROUS GIVERS (Donate 10% or more)



TRUTHS *about* TITHERS

20 INSIGHTS & 26 GRAPHS

PLUS: 5 Keys & 50 Best Practices to
GROW GIVERS & GIVING

BRIAN KLUTH, Author, Speaker, and *State of the Plate* Publisher
Annual Giving Research www.STATEofthePLATE.info

Co-Sponsors:





2013 STATE OF THE PLATE RESEARCH

Giving & Financial Trends of Christians, Pastors, Leaders, and Churches

Research
Sponsors:



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10 MILLION "TITHING" AMERICANS DONATE more than \$50 BILLION annually



RESEARCH STUDY: 4,413 "Tither" SURVEYS reveals...

10 TRUTHS about TITHERS

People who donate 10% OR MORE to religious & charitable causes

What % do "tithers" give?

GIVE 10% **23%** GIVE 11-15% **54%** GIVE 16-20% **14%** GIVE >20% **9%**



How do "tithers" calculate their giving?

NET INCOME **18%** GROSS INCOME **28%** GROSS + \$ BLESSINGS **42%**

Others: 14% did not calculate



TOP PLACES THEY GIVE

- 98%** Church
- 95%** Missions/Missionaries
- 87%** Needy/Benevolence Offering
- 62%** Building Projects
- 58%** Pastor/Staff Offering
- 31%** Unemployed Friends
- 29%** Homeless/Beggars
- 29%** Evangelism
- 28%** Natural Disasters
- 27%** Children/Orphans

List of ALL 28 places available in full report.

WAYS THEY GIVE

- 86%** Checks
- 58%** Cash
- 43%** Clothes/Elec/Hshold
- 36%** Online/Credit Cd/EFT
- 22%** Envelope Packets
- 4%** Business (Inventory/Equip)
- 3%** Kiosk
- 3%** Car/Boat/RV
- 2%** Cell Phone/App/Text
- 2%** Stock Donation

List of ALL 16 ways available in full report.

DEBTS THEY HAVE

- 80%** No credit cards >30 days
- 74%** No car payments
- 48%** No mortgage payment
- 28%** Completely Debt Free

List of ALL 10 debts and the amounts of people's indebtedness included in full report.



ESTATE NET WORTH & BEQUESTS IN WILL

- 42%** Under \$250,000
- 23%** \$250,000-\$500,000
- 35%** Over \$500,000
- BEQUEST FOR CHURCH IN WILL: 25%**

List of ALL 8 places bequests given in full report.



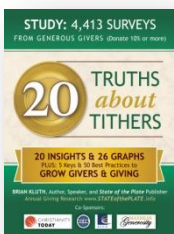
STARTED GIVING 10%

- 28%** in Child/Teen Years
- 35%** in their 20's
- 19%** in their 30's
- 18%** in their 40's or later

SPIRITUAL PRACTICES

- 96%** attend church every week
- 70%** read Bible 4-7x/week
- 54%** serve on a Committee
- 53%** in Group or SS Class

List of ALL 14 practices available in full report.



Source: *20 Truths about Tithers* 26-pg REPORT
To order, go to: www.STATEofthePLATE.info

The *STATE of the PLATE* annual giving research is co-sponsored by Christianity Today, ECFA, ECCU, and MAXIMUM Generosity.

Media Contact: BRIAN KLUTH, Generosity Author, Speaker, *State of the Plate* Publisher – bk@kluth.org

Note: Barna Group estimates 5% of adult Americans and 12% of born-again Christians tithe. Ten million and fifty billion calculations are based on statistics from Barna, Gallup, USA Census, and the World Bank. All results from 4413 surveys, 26 graphs, 5 Keys to Growing Givers, and 50 Best Practices to Increase Giving are in full report: *20 Truths about Tithers* at www.STATEofthePLATE.info.



2013 STATE OF THE PLATE RESEARCH

Giving & Financial Trends of Christians, Pastors, Leaders, and Churches

Research
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New Study Reveals Twenty Insights into “Tithers” – The Biggest Givers to Religion

An estimated ten million Americans tithe (donate 10 percent or more) more than \$50 billion dollars annually. Five years of research from 4,413 “tithing” households provides an inside look at the financial, giving, and spiritual practices of people who donate 10 percent or more to religious and charitable causes.

EMBARGOED MEDIA INFORMATION: Press release date is currently scheduled for April 19, 2013 at 12:01am

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Sixty years ago in April 1953, a major headline news story by George Gallup revealed that three percent of Americans tithed – donated ten percent or more of their income to religious and charitable causes. Based on recent research by the Barna Group, it is estimated that there are currently more than ten million adults in America that tithe. This significant group donates a minimum of \$50 billion dollars annually to religious and charitable causes. Now, for the first time ever, the *State of the Plate* research gives an inside look at the financial, giving, and spiritual practices of 4,413 people that actually donate ten percent or more each year.

The fifth annual *State of the Plate* nationwide constituency survey led by Brian Kluth was co-sponsored by [Christianity Today International](#), [ECFA](#), [Evangelical Christian Credit Union \(ECCU\)](#), and [MAXIMUM Generosity](#). Over the past five years, they have collected more than 4400 in-depth surveys from people that donate ten percent or more annually.

While many people that donate ten percent or more may not consider themselves “tithers” because of its connection to Old Testament teaching of the law, the practice of giving ten percent or more has certainly been observed by many devoted Christians for centuries and is voluntarily practiced by millions of Christians today. This ground breaking research provides the following valuable insights into this important group that is the backbone and muscle of financial giving to churches, Christian organizations, and charities.

The Bible speaks of the men of Issachar saying, “they understood the times and they knew what to do.” In the following twenty research findings about tithers, Brian Kluth seeks to provide information, observations, and applications on what these findings can mean in a local church setting. The goal for this report is that the men and women who serve as church and ministry leaders would not just understand the times in which we live, but that they would gain valuable insights that they could adopt or adapt for use in their local congregation to ignite a



God-honoring movement that would inspire unprecedented generosity and increased giving in our lifetime among Christians everywhere.

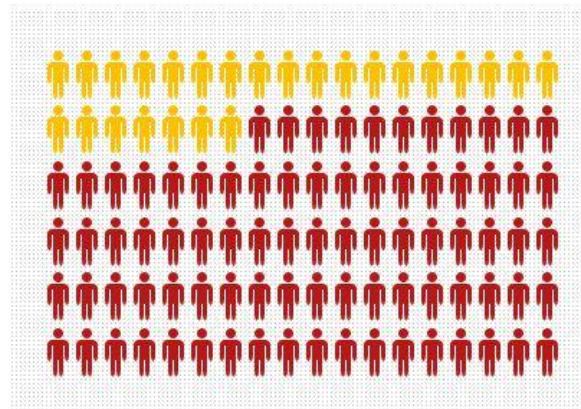
1 – Most tithers donate more than 10 percent.

- 23 percent give 10 percent of their incomes
- 54 percent give 11-15 percent
- 14 percent give 16-20 percent
- 9 percent give 20 percent or more

Observation: For many faithful and generous Christians, giving 10 percent is the starting block, not the finish line of their giving. Very few people, once they begin giving at least 10 percent, ever regret this spiritual practice.

Application: Everyone who gives 10 percent or more is doing so intentionally, not accidentally. Each of these people knows when they started giving 10 percent and are mindful of God's working in their financial lives on an on-going basis. Many tithers have stories of God's grace and His creative provisions in their lives. Whenever possible, allow people to share their generosity journey, stories, and testimonies as an encouragement and example to others.

Most Tithers Give Over 10%



23% GIVE 10% 77% GIVE 11-20+ %

2 – Tithers are a small percentage of the people in a congregation, but they donate the majority of the money.

Three of our research participants agreed to share information about the people in their church that donate \$5000 or more (an amount equivalent to a household tithe based on the \$52,000 median income in America according to the 2010 census).

- At Mission Hills Church in Littleton, CO this group of givers makes up 18 percent of the congregation but donate 74 percent of the annual budget.
- At Brookwood Church in Simpsonville, South Carolina, those who give \$5000 or more are 10 percent of the givers but donate 58 percent of the budget.
- At Woodmen Valley Chapel in Colorado Springs, this group is only 14 percent of the givers but donate 58 percent of the budget.

Observation: In many churches, those who give at the \$5000 or more level are a very small percentage of the congregation and yet they contribute the lion's share of all the funds that the church receives. Without the faithful and generous support of this faithful group, the average church would close its doors very quickly.

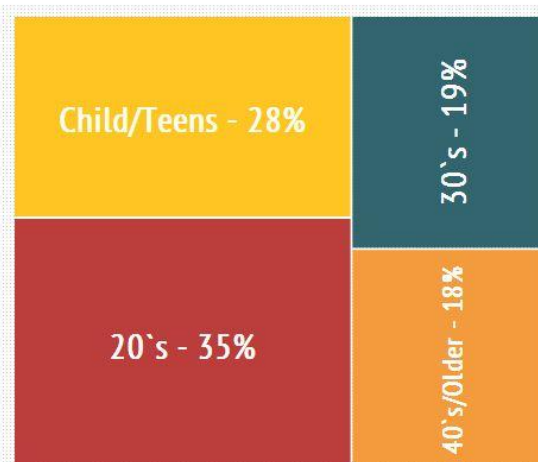
Application: Do your church leaders know what percent of people give \$5000 or more in your church? You can do a confidential study without identifying any names by using the Treasurer's Worksheet available for free at <http://kluth.org/worksheet.htm>. Armed with the facts and figures of how few people are faithful and generous givers, the church leaders will have insight and motivation how to appropriately begin or expand their financial and generosity teaching ministry to the people in their churches.

3 – Most tithers first started giving 10 percent when they were young.

- 28 percent started giving 10 percent when they were in their child/teen years
- 35 percent started when they were in their 20's
- 19 percent started when they were in their 30's
- Only 18 percent started when they were in their 40's or older

Observation: Most churches are trying to motivate debt-strapped adults in their thirties to sixties to be more generous. A significant key to changing people's financial

Most Tithers Started Giving 10% When They Were Young



perspectives and giving practices for years to come is to biblically equip and empower those people to talk about finances, generosity, and giving as a couple and as a family.

Application: Thousands of churches have distributed copies of the 30 Day and 40 Day Generosity Devotional to every family in their church. This has allowed adults and their children to read, learn, and discuss life-changing biblical financial and generosity principles.

4 – Most tithers donate 10 percent or more based on their gross income, not their net income.

- 16 percent based giving off their net income
- 28 percent based giving off their gross income
- 42 percent based giving off of their gross income plus other financial blessings
- 14 percent give 10 percent or more but don't calculate it

Observation: Whenever the idea of giving ten percent is brought up, the age-old question of “net or gross” quickly comes up in the discussion. For the first time ever, this report provides statistics from more than 4,400 tithers who have given a definite answer to this question. While some people may choose to start giving 10 percent or more of their net income, they often grow from that point and joyfully begin to increase the percentage and amounts they give.

Application: Some churches have successfully offered their congregation a “10% Ninety Day Challenge.” They encourage people to sign a card indicating they will begin to give at least 10 percent of their income for ninety days. If within ninety days they have any regrets about the money they have given, they can contact the church office and the church will refund any documented donations that were given during this 90 day time period.

5 – Tithing Christians are better off financially than non-tithing Christians

	<u>Christian Tithers</u>	<u>Christian Non-Tithers</u>
• Are Debt-Free	28 percent	13 percent
• Owe on a mortgage	52 percent	66 percent
• Are making car payments	26 percent	38 percent
• Have credit cards bills >30 days	20 percent	40 percent
• Have debts of \$2500 to \$50,000	36 percent	41 percent
• Have debts over \$50,000	15 percent	25 percent
• Have Assets/Estate - \$250K+	58 percent	46 percent
• Donate to 5+ places	52 percent	37 percent
• Have a will/estate plan	71 percent	57 percent

Observation: Humanly speaking, it would seem that the more people give away, the less they would have for themselves. But, our research over five years has consistently shown that people who regularly give 10 percent or more are financially healthier than those who give less than 10 percent.

Application: In the average church, 80-95 percent of the people do not give 10 percent or more to the LORD's work at their church and/or other places. Our research shows (see #20) that most people do not give because they feel they cannot afford to give. It is vital to help people understand that their long-term financial stability is actually enhanced and strengthened through becoming a faithful and generous giver to God's work.

6 – Most tithers donate in a variety of ways.

- 86 percent donated using checks
- 58 percent donated using cash donations
- 43 percent donated clothing/electronics/household goods.
- 36 percent donated electronically (online or electronic funds transfer)
- 22 percent donated using church envelope packets
- 3 percent donated using a kiosk
- 3 percent donated a vehicle/boat/RV
- 2 percent donated using their cell phone
- 2 percent donated stock
- Note: The 2013 charts later in this report show many other ways tithers gave this past year.

Observation: The way people donate is rapidly changing. For many years, the debate was whether a church should pass the plate or have a box in the back. Today the answer is “Yes!” Churches need to create many different methods to collect people's offerings.

Application: A growing number of people are giving electronically. Churches, ministries, and non-profits need to actively increase the ways they allow people to give. Possible examples include passing the basket/plate, box in the back, online donations, electronic funds transfers, stock brokerage accounts, cell phone, kiosk/ipad, mail in self-addressed envelopes, and envelopes in the pews where people can write their debit/credit card number to make a donation.

7 – Tithers faithfully donate to their church.

- 97 percent donate to the church's general offerings (In 2012, 76 percent donated 1-4 times per month, 21 percent several times per year.
- 95 percent donate to missions projects/programs at their church
- 87 percent donate to benevolence programs to help the needy in their church and/or community
- 62 percent donate to building projects/capital campaigns
- 58 percent donate to special offerings for the pastor or church staff
- Note: 76 percent indicated they gave more money to their church than they gave to projects/charities outside their church.

Observation: People donate in a variety of ways inside their local church. People do more than just put money in an offering plate for the general collections. There are a variety of positive ways a church can collect funds for other purposes.

Application: In addition to regular collections, people in churches will respond to other opportunities to give. Special offerings can be collected or campaigns can be conducted to raise and mobilize resources for missions, building projects, benevolence funds to help the needy in your church or community, and/or to show appreciation for the pastors and staff. Churches need to carefully and creatively plan the collections they receive from the congregation to meet legitimate needs beyond the church's operating budget.

8 – Tithers give to many places outside of their church in 2012.

- 15 percent donated to more than eleven places
- 37 percent donated to five-ten places
- 45 percent donated to one-four other places

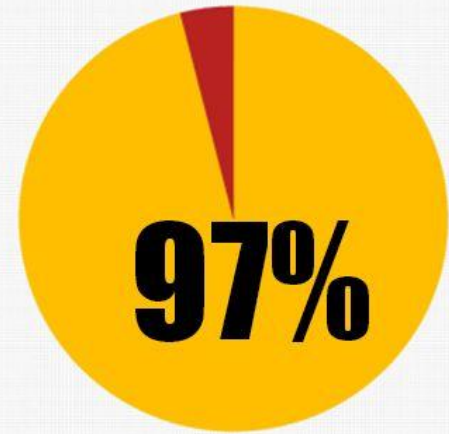
Top 10 outside donation categories

- 71 percent donated to Missionaries/mission organizations
- 52 percent donated to people they knew going on short-term mission trips
- 31 percent donated to an unemployed person they knew
- 29 percent donated to a homeless person/beggar
- 29 percent donated to a Rescue Mission or Ministry to the homeless
- 29 percent donated to an evangelistic/evangelism ministry
- 28 percent donated to Crisis/Natural Disaster/Relief ministry
- 27 percent donated to a Child/Orphan/Student sponsorship ministry
- 25 percent donated to a Pro-Life or Crisis Pregnancy ministry
- 23 percent donated to Christian Education (K-12, College, Seminary)
- Note: The 2013 charts later in this report show many additional places tithers gave this past year.

Observation: While many tithers generously support their local church as their highest giving priority, they also receive appeals from many other places and support other causes.

Application: Whenever possible, pastors and churches should expose people to ministries and missionaries they believe in and trust through guest speakers, events, information in newsletters, etc.

97% of Tithers Donate to their Church



52% of Tithers Give to 5 or More Places Outside of their Church



9 – Most tithers learned biblical financial and giving principles from others.

- 92% learned biblical financial/giving principles from fifteen potential sources. The top three sources referenced were as follows:
 - 56 percent referenced financial classes and authors (Crown Financial Ministries, Dave Ramsey, Ron Blue, Randy Alcorn, and Brian Kluth's 30 Day and 40 Day Devotionals)
 - 49 percent – Church pastor
 - 43 percent – Parents/grandparents
 - Note: The 2013 charts later in this report show additional places tithers were taught on this subject.

Observation: People are not born generous, but instead they must be helped and encouraged in their generosity journey. Churches need to actively incorporate financial and generosity teaching materials and resources into the ongoing and/or annual life of the church. Based on the fact that most tithers started giving when they were young, it is especially important to try and find resources to help families teach their children about finances and giving from a biblical perspective and to have generosity initiatives and teaching that impacts all age levels.

Application: Pastors and church leaders need to actively research and select biblically-based classes, devotionals, guest speakers, videos, pamphlets, and resources to help provide valuable and needed financial and generosity teaching for their congregations that touch all age levels. Pastors also need to reference some of the 2,350 verses on finances and generosity in the Scriptures by faithfully preaching and teaching God's Word on this important subject. Click for the [50 Best Practices and 80 Best Websites to Increase Church Giving](#) or find this worksheet in the addendum section of this report.

10 – Most tithers have minimal indebtedness in 2012.

- 80 percent have no unpaid credit card bills
- 74 percent have no car payments
- 48 percent have no mortgage payment
- 28 percent are completely debt-free
- Note: The 2013 charts later in this report show a longer list of additional debts.

Observation: People that follow biblical principles of giving also are much more likely to be wiser and more careful in their financial spending. In our research, we discovered a clear connection between regular Bible reading and debt: people who regularly read their Bibles have less debt. Many people do not give 10 percent or more because they feel it will cause them to have "less" money. But the truth is that those who faithfully give 10% or more to their church have less debt than non-tithers.

Application: It is important in preaching and teaching on finances and generosity to help people realize that generosity leads to greater financial freedom and stability while not giving frequently leads to greater indebtedness and financial bondage. Sharing helpful statistics can be a positive motivator for people to turn their finances and giving around and move in a more positive direction.

11 – Most tithers have significant net assets in their estate, but have not remembered to leave charitable bequests to their church, Christian, or charitable causes.

- 23 percent have net assets of \$250K-\$500K
- 20 percent have net assets of \$500K-\$1 million
- 15 percent have net assets over \$1 million.

Ninety-eight percent donated regularly to their church, but only 38 percent indicated they were leaving any bequests to religious or charitable causes. From 1789 surveys collected this year, the following statistics were collected:

- 25 percent are leaving a bequest to their church
- 11 percent are leaving a bequest to mission agencies
- 10 percent are leaving a bequest to ministries
- 9 percent are leaving a bequest to schools
- 7 percent are leaving a bequest to charities/nonprofits
- 5 percent are leaving a bequest to their denomination

Only 25% of Tithers Are Leaving a Bequest to their Church



- .5 percent are leaving a bequest to civic groups

Observation: These statistics are possibly the most shocking in our research. While tithers are tremendously faithful in giving to their church and Christian/charitable causes from their income, the vast majority currently have no active plans to honor God from their accumulated assets and estate. It would appear that many Christians are actively building bigger barns (house, possessions, insurance policies, investments, retirement funds, etc.). It seems the “great omission” in the generation of faithful givers is that they’ have not figured out how or why to give to God’s work from all the He has entrusted to them during their lifetime. If most tithers do not have plans to give to God from their assets or estates, it is very unlikely that many other people in the church have included a bequest (percentage or fixed amount) to the church or ministries. In many churches, for every one hundred adults in the congregation, it is very possible that there are only two to five bequests from people’s estates earmarked for the church. If most churches thought back over all the funerals they have conducted over the last ten years, probably very few churches would remember any significant numbers of bequests being received. But for any churches that did receive bequests, it is likely they were four, five, six, and sometimes even seven figure amounts.

Application: Churches, more than ever before, need to begin to actively start “fishing on the other side of the boat” when it comes to people’s giving. One side of the boat is people’s cash and income (9percent of their wealth) and these nets are coming up emptier and emptier. Our annual research shows that the majority of churches have seen giving flat-line or decline the past five years.

The other side of the boat is legacy giving when people give out of their accumulated assets and estate (which represents 91percent of their wealth). Churches that are wise will realize they need to more actively provide teaching, seminars, materials, legacy organizers, professional counsel, website legacy planning resource in order to launch and/or grow legacy giving programs to help people become faithful and generous givers to God’s work at the church and beyond. Biblically-speaking, people cannot take their wealth with them but they but learn to send it on ahead.

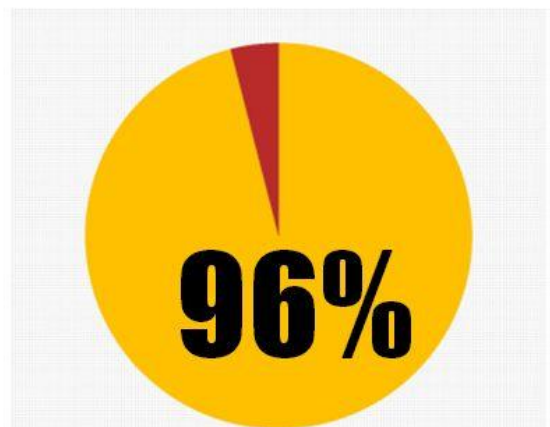
12 – Most tithers are very active in their local congregations.

- 96 percent attend services every weekend (unless sick or traveling)
- 54 percent serve on a church committee
- 53 percent participate in a small group or Sunday school class
- Note: The 2013 charts later in this report show many additional ways tithers are involved.

Observation: Those who are faithfully attending, regularly participating, and actively serving are the most likely to be a church’s most generous givers.

Application: Some pastors and leaders think money for their ministry is “out there” in the pockets of wealthy people in their community that may occasionally attend the church. The reality is that the vast majority of money a church will ever receive is “right here” with those who are an active part of the congregation. Pastors and leaders should do their best to love, serve, and show genuine appreciation to those individuals, couples, and families that are the backbone of any congregation.

96% of Tithers Attend Church Every Week (unless sick or traveling)



13 – Most tithers regularly read the Bible.

- 43 percent read their Bible frequently (four-six times per week)
- 27 percent read the Bible faithfully (seven times per week)
- 18 percent read usually (one-three times per week)

Observation: Our research shows that the more that people read their Bible, the more they give and the less debt they accumulate.

Application: Ultimately God uses the Bible, not church and ministry budgets, bills, or buildings to instruct and inspire people to become more generous. Churches that look for ways to pro-actively equip, empower, and

encourage regular Bible reading will likely see people's faith deepen, their generosity increase, and their debts decrease.

14 -Tithers in our research identified themselves as attending churches of all types and sizes.

- 18 percent attend mainline churches (Lutheran, Methodist, Presbyterian, etc.)
- 21 percent attend evangelical churches
- 22 percent attend independent/non-denominational churches
- 23 percent attend Baptist churches
- 4 percent attend other churches (Catholic, Orthodox, etc.).
- 50 percent attend churches under 250 people attending weekend worship services
- 34 percent attend churches with 250-999 people attending
- 16 percent attend churches of 1000 or more attending

*Note: In religious circles, many people would group evangelical denominations, Baptist groups, independent, non-denominational, Charismatic, and Pentecostal churches as "evangelicals." More than 96 percent of our survey responders would be considered attending "protestant" churches.

Observation: Generous and faithful giving is not limited to any particular faith, group, or church size. Any church, regardless of their denominational affiliations or size, can teach people in their congregation to become more generous.

Application: Pastors and church leaders should read the section of this report on "Creating a Culture of Generosity: Five Keys to Growing Givers and Giving in Any Church" and the "Fifty Best Practices to Increase Church Giving" to see what ideas can be adopted or adapted for use in their congregation.

15 – Tithers in our latest survey came from all income brackets and locations.

- 27 percent have household incomes under \$50K
- 26 percent have incomes from \$50K-\$75K
- 21 percent have incomes from \$75K-\$100K
- 26 percent have incomes over \$100K
- 20 percent from SE states
- 16 percent from Great Lakes states
- 15 percent from Pacific states
- 12 percent from SW states
- 11 percent from NE states
- 9 percent from Heartland states
- 5 percent from Mountain states
- 12 percent from other countries

Observation: Giving 10 percent or more is certainly not limited to people with higher incomes. Giving 10 percent often starts for most people when they were very young (childhood/teens/twenties) but becomes a lifetime practice. Our last survey included participants from all fifty states and many foreign countries.

Application: Biblical financial and generosity teaching is needed for all people regardless of location or income.

16 – Tithers are split between who in the family actually makes the donation.

- 40 percent of the time the man usually makes the donation or writes the check
- 35 percent of the time the woman usually makes the donation or writes the check
- 25 percent of the time it is split equally between the two

Observation: Other research indicates that women are the primary givers/donors in the average household, but it is interesting to note that in our research of "tithing households," men take a much more active role in the giving that occurs.

Application: For couples to give 10 percent or more of their income, it is imperative that both spouses are in agreement that giving at this level is an important financial priority in their lives. Anything a church or ministry can do to encourage unity in this area will directly impact people's lives in the area of giving to the church and beyond.

17 – In 2012, about half the tithers belong to churches that were strong financially

- 53 percent of their churches saw increased giving
- 45 percent of their churches had three or more months of operating reserves

Observation: Our research the past five years shows that churches have struggled financially more than any other time period in our lifetimes. Because tithers are heavily invested personally and financially in their church, they are acutely aware of what is happening with the finances in their church.

Application: It is important to keep people informed about the financial status of a church's finances. Tithers are often a small percentage of the people attending the church, but they frequently provide the majority of the money to the church. If your church has experienced giving declines and/or shrinking reserves, it is important that you proactively take steps to teach and encourage biblical financial and generosity principles in your congregation.

18 – In 2012, most tithers, like other Americans, have been impacted by our nation's down economy.

- 32 percent of tithers say their household income went up last year
- 44 percent saw their income stay the same
- 23 percent saw their income go down

Observation: For many years, the majority of Americans saw their household income go up each and every year through promotions, raises, cost of living increases, over-time pay, or bonuses. The past five years have been very different. Two thirds of participants have seen their income flat-line or decline.

Application: People in churches need help and encouragement with their finances. While most people's income as stayed the same or gone down, the overall cost of living has still gone up. Biblically-based classes, sermons, devotionals, and materials that help people think and talk through their finances and giving are often greatly appreciated and a great help to the families in a church.

19 – In 2012, tithers knew people who have been seriously impacted by the economy.

- 89 percent know someone who lost their job this past year
- 65 percent know people who had to take a job for less pay
- 48 percent know people who had to move to find employment
- 28 percent know people that have lost their home through foreclosure
- 23 percent know people who filed bankruptcy.
- It is encouraging to note that 31 percent financially helped an unemployed person they knew, and 29 percent helped a needy/homeless person.

Observation: The negative impact of our economy on people's lives is very real. The vast majority of our survey participants know people on a personal basis that are going through a difficult time personally and financially.

Application: Churches need to be pro-actively considering ways to mobilize help and resources to assist people in their church and/or community that are struggling with job loss and finances.

20 –TOP 5 reasons Non-tithing Christians don't give 10% or more

- 38 percent indicated they could not afford it
- 33 percent indicated they had too many debts
- 18 percent indicated the spouses did not agree
- 15 percent indicated they believed in proportionate giving
- 14 percent indicated their bookkeeping/finances were a mess

Observation: People that don't give 10 percent or more know the reason(s) they are not doing this. Only 4 percent of non-tithers in our research indicated they had never thought about giving 10 percent or more. The truth is that nearly every Christian has heard about the idea of giving 10 percent or more, but they have faced mainly practical (not theological) reasons for not moving forward with a decision to give at this level.

Application: It is helpful for pastors and churches to openly acknowledge the financial pressures and fears people are facing when it comes to giving. We live in a day and age when churches must look to provide biblical instruction, inspiration, and assistance to help move people forward in their financial and generosity journey. Pastors and church leaders should read the section of this report on "Creating a Culture of Generosity: Five Keys to Growing Givers and Giving in Any Church" and the "Fifty Best Practices to Increase Church Giving" to see what ideas can be adopted or adapted for use in their congregation.

Research Calculations, Demographics, and Methods

Calculations for 10 MILLION Americans tithe over \$50 BILLION:

315,000,000 Population in America [1-United States Census - Wikipedia](#)
208,845,000 66.3 percent are 18 years or older (23.7 percent under 18) [2-US Census](#)
10,442,250 5 percent tithing adults ^{3-See table below}
x \$48,112 Per capita income in the United States [4-World Bank](#)
= \$502,397,532,000 Cumulative annual income of tithers
x 10% Minimum amount tithers give
= \$50,239,753,200 Minimum donations given by tithers (those who donate 10% or more)

Barna Research on Tithing (people donating 10% or more)			Source: Barna Group, www.barna.org. Each study was conducted with 1,000+ U.S. adults, ages 18+ by telephone. Data for January 2012 used a mixed mode methodology, including telephone interviews with landlines and cell phone users as well as online interviews. "Born again Christians" were defined in these surveys as people who said they have made a personal commitment to Jesus Christ that is still important in their life today and who also indicated they believe that when they die they will go to Heaven because they had confessed their sins and had accepted Jesus Christ as their savior. Respondents were not asked to describe themselves as "born again." Tithing: Gave at least 10% of their annual income to a church or non-profit organization in the previous year (based on a calculation of giving divided by income). Respondents were not asked if they "tithe."
Year	All Adults	Born-Again	
1995	4%	9%	
2000	6%	12%	
2005	7%	12%	
2007	5%	10%	
2012	5%	12%	

- **Survey statistics for 4,413 "Tithers"**

	<u>Completed Surveys</u>	<u>Tithers</u>	<u>Percentage of Tithers*</u>
2009	277	227	82 percent
2010	1,139	882	77 percent
2011	1,647	1,318	80 percent
2012	1,126	900	80 percent
2013	2,141	1,804	84 percent
TOTALS	6,330	5,131	81 percent
Multi-Year Participants	886	718	14 percent
Unique Survey Participants	5,444	4,413	81 percent

*The reason our survey participants have such a high percentage of tithers is that our research is constituency-based. Each of the co-sponsors provides programs, products, and services for church and non-profit ministry staff, leaders, and volunteers. For this reason, we were able to gain valuable data from 4,413 people that are very committed to their Christian faith, generosity, and a variety of Christian and charitable causes. Random sampling phone surveys would never allow us to gain the incredible depth and details into people's finances, giving, lifestyle, and spiritual practices that we experienced with our constituency surveys of 32 questions that included about 250 choices.

- **Geographical demographics:** E-mails were sent to individuals in all fifty states representing seven regions of the country. Using zip code verification software, we were able to confirm that **individuals from every state in the country participated in this research**. Nine percent of survey responders were from other countries.
- **Type of research conducted:** This annual research is done as a CONSTITUENCY SURVEY. Each participating group (MAXIMUM Generosity, Christianity Today International, EFCA-Evangelical Council for Financial Accountability, and ECCU) sent e-mail communications and provided website links for their individual constituencies and partners to participate in this online research. Each group serves thousands of pastors, churches, church leaders, and individual Christians through their publications, products, and services. Because this is constituency survey and not a random sampling study, a scientific error margin is not included. We do not claim our statistics are represented of all Americans, but our research does give a highly accurate and detailed picture of the financial, giving, and spiritual practices of over four thousand people from every state of the nation, all income levels, and across denominational lines. Over the past five years, our annual research findings have been compatible with major church-giving research studies done by many nationally recognized groups. The following are groups we recommend when writing or researching church, Christian, or religious giving in America:

- [Hartford Institute for Religion Research](#)
 - [Leadership Network](#), [Barna Research Group](#)
 - [The Lake Institute on Faith & Giving](#)
 - [The Alban Institute](#)
 - [LifeWay Research](#)
 - [The State of Church Giving by the Empty Tomb](#),
 - [National Association of Church Business Administration \(NACBA\)](#)
 - [Non-Profit Finance Fund Survey](#)
 - [Science of Generosity – University of Notre Dame](#)
 - [Church Budget Priorities Survey by *Your Church* magazine](#)
- **Church Type (denominational/theological) and Sizes:** Survey participants represented churches of all types and sizes: 18 percent attend mainline churches (Lutheran, Methodist, Presbyterian, etc.), 21 percent attend evangelical churches, 22 percent attend independent/non-denominational churches, 23 percent attend Baptist churches, 4 percent attend other churches (Catholic, Orthodox, etc.), 50 percent attend churches under 250 people attending weekend worship services, 34 percent attend churches with 250-999 people attending, and 16 percent attend churches of 1000 or more attending

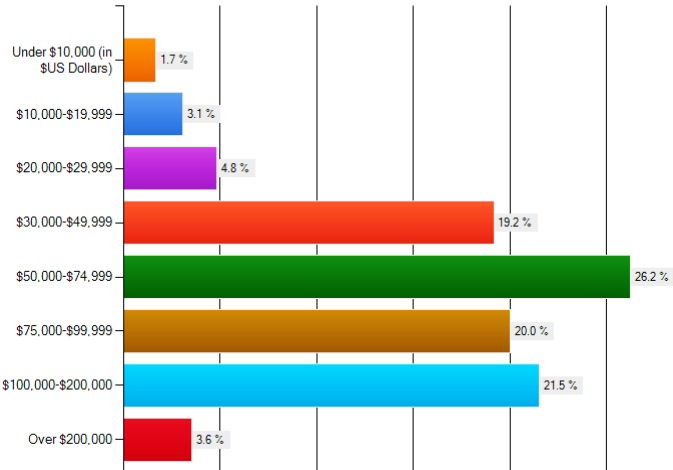
Related Articles, Research, and Resources on Tithing/Giving

- [1953 ARTICLE](#) George Gallup Research on tithing
- [1999 ARTICLE FOOTNOTE](#) Giving declines from 1968 to 1990. Church members now give 2.66%.
- [1999 REPORT](#) Catholic Philanthropy in America - Report includes references (although no statistics) to tithing for Catholics.
- [2003 BLOG](#) Biblical Stewardship Blog - Research on Church and Christian Giving
- [Webpage](#) Generous Giving – Statistics on Giving
- [2005 ARTICLE](#) “The Scandal of the Evangelical Conscience. Why Don't Christians Live What They Preach?” By Ronald J. Sider
- [2005 ARTICLE](#) “Are American Evangelicals Stingy?” Observers discuss whether Christians are generous enough with their money. Compiled by Ruth Moon
- [2005 ARTICLE](#) “Barna: Americans Donate Billions to Charity, But Giving to Churches Has Declined”
- [2008 ARTICLE](#) “Study Shows Trends in Tithing and Donating by Barna Research:
- [2008 ARTICLE](#) “Gallup: Worldwide, Highly Religious More Likely to Help Others”
- [2009 ARTICLE](#) “Empty Tomb: 4% of Americans Give to Church and Religious Organizations”
- [2010 ARTICLE](#) View from the Pew research examines the giving and financial practices of 1029 Christian
- [2011 RESEARCH](#) Church Financial/Giving/Volunteering Study of 1000 Pastors – LifeWay Research, but no specific reference to tithing.
- [2011 ARTICLE](#) “Research: Donors Proceed with Caution, Tithing Declines” by Barna Research.
- [2011 CNN Video](#) National Association of Evangelicals: 100-Member Board of Directors Survey. Does the Bible require Christians to tithe? 58% No, 42% Yes, but 95% personally give 10% or more.

STATE OF THE PLATE FINANCIAL, GIVING, AND SPIRITUAL PRACTICES OF 2013 SURVEYS

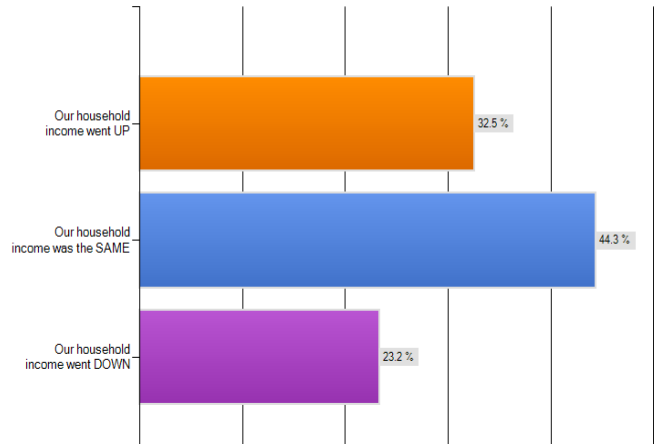
ANNUAL HOUSEHOLD INCOME

What is the approximate range of your annual HOUSEHOLD income?



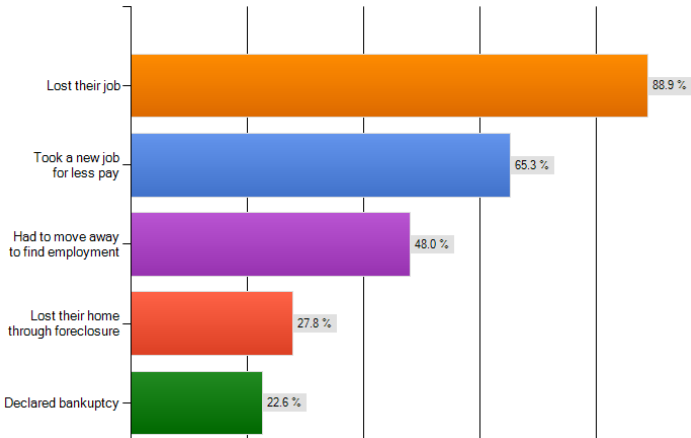
HOUSEHOLD INCOME UP/DOWN/FLAT

What has happened to your OVERALL HOUSEHOLD INCOME in the past 12 months compared to the year before?



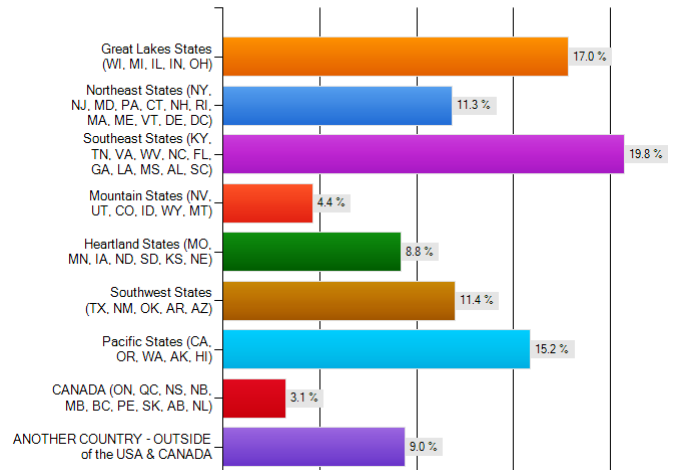
ECONOMY'S IMPACT ON OTHERS

When you think about the people you know in your local church, please check any of the following financial problems you know church families have experienced in the last 12 months...



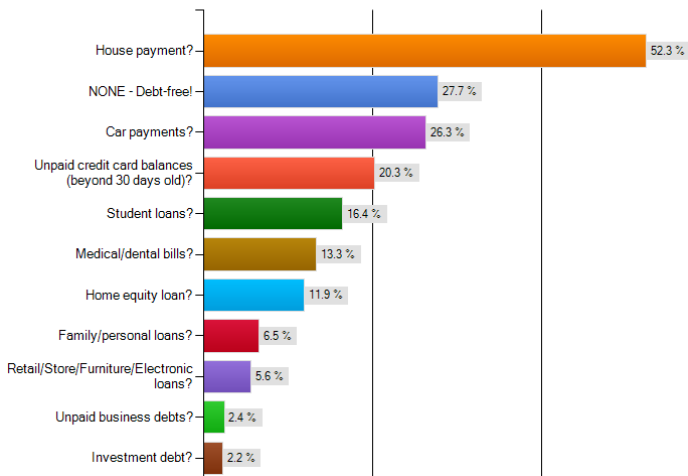
LOCATION

Where do you live?



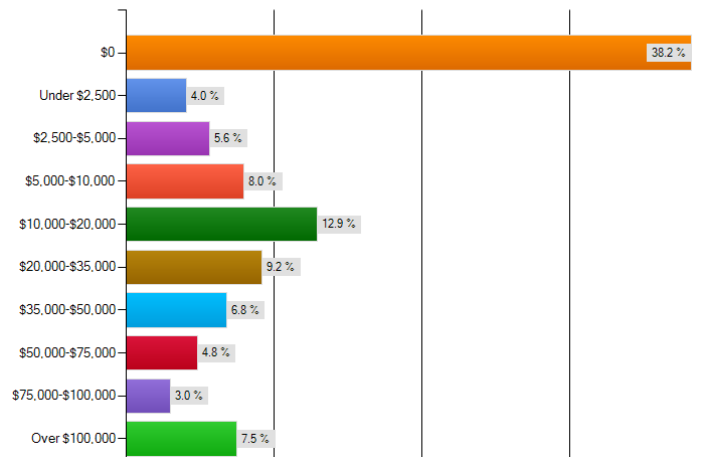
DEBTS

Which of the following items are part of your current debts (check all that apply)?



TOTAL INDEBTEDNESS (not including house)

How much money do you estimate it would take for you to be able to pay off ALL your debts checked in the previous question (but NOT including or counting a house mortgage)?

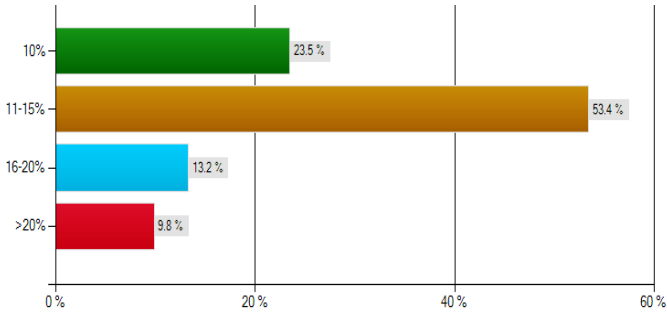


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STATE OF THE PLATE FINANCIAL, GIVING, AND SPIRITUAL PRACTICES OF 2013 SURVEYS

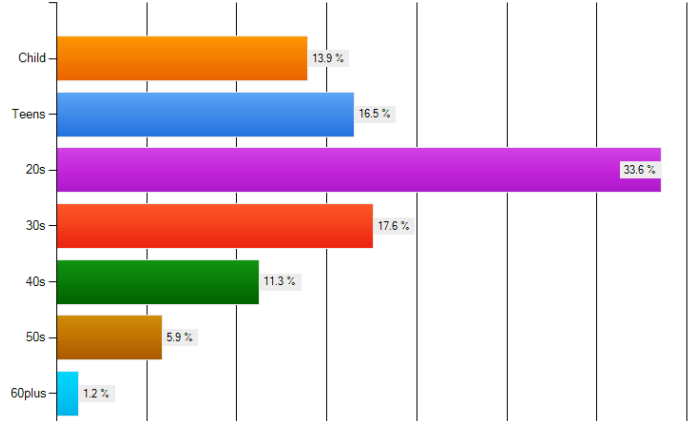
TITHERS – DONATION %'s

National research indicates that most people give 2-3% of their household income to charitable and religious organizations and causes. What do you estimate is the % of income you give annually?



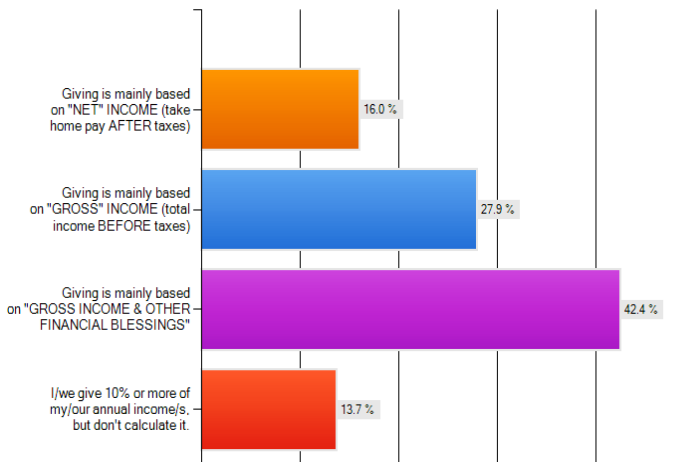
AGE STARTED GIVING 10%

If you actively give 10% or more of your income to the Lord's work, how old were you when you FIRST started this practice? If you do NOT give 10% or more, please skip to question #13.



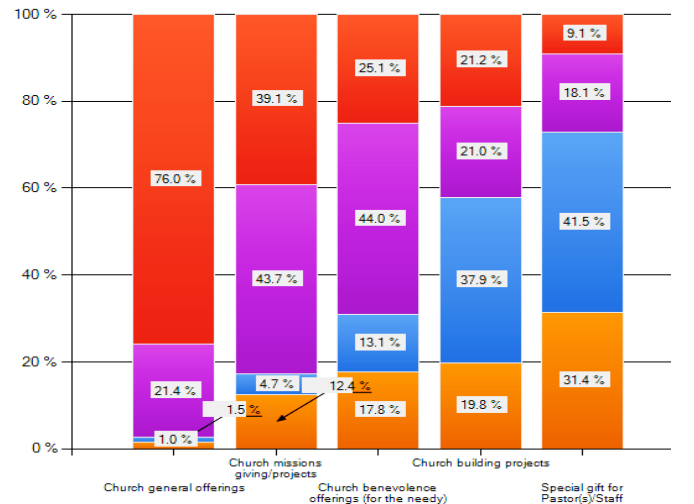
GIVING OFF OF NET OR GROSS

If you actively give 10% OR MORE to the Lord's work (church and beyond), which "INCOME AMOUNT" do you use to help you calculate the total amount you will give?



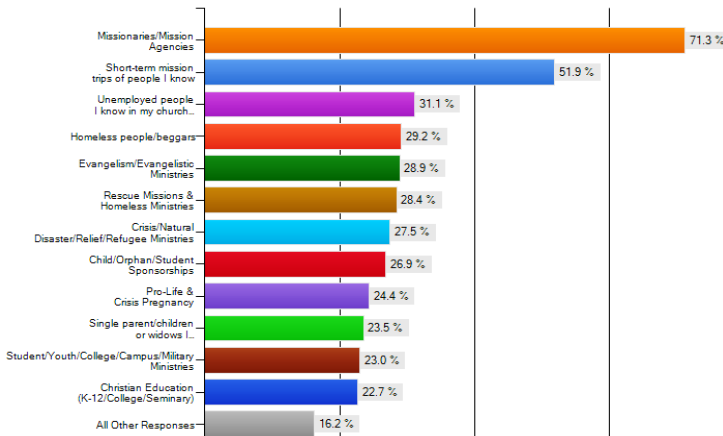
DONATIONS TO CHURCH

In the last 12 months, how often have you financially supported any of the following?



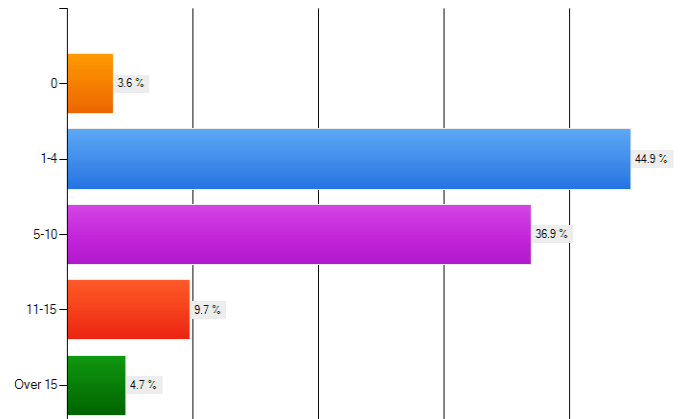
DONATIONS OUTSIDE OF CHURCH

Beyond your giving to your local church, where are other places or people you've given money to the past 12 months?



NUMBER OF ORG'S SUPPORTED

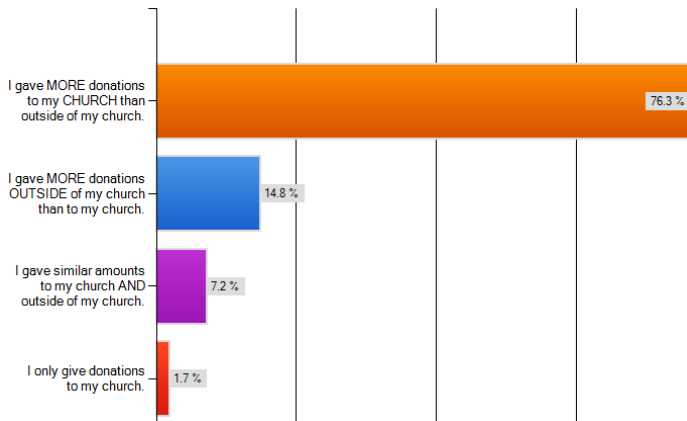
Beyond giving at your local church, how many other charities/nonprofits/ministries/missionaries (outside of your church) do you estimate you gave charitable donations to in the past 12 months?



STATE OF THE PLATE FINANCIAL, GIVING, AND SPIRITUAL PRACTICES OF 2013 SURVEYS

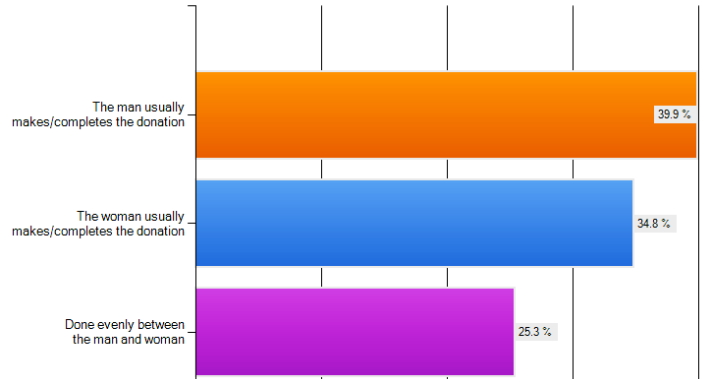
WHERE MOST OF THE MONEY GOES

When you consider the total amount of financial donations you gave in the last 12 months, which of the following statements is true when you compare all the monies you gave to your church (e.g. general and designated gifts) VS. giving outside of your church (e.g. ministries, missionaries, organizations, etc.)?



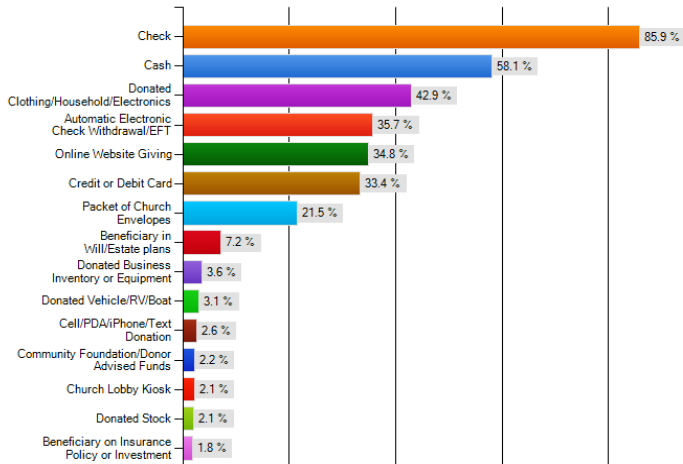
WHO WRITES THE CHECK: Man or Woman?

Once you make a decision to give, who actually makes/completes your church and charitable donations/transactions (i.e. "who" writes the check, gives the cash, goes online, etc.) the majority of the time? If you are a single adult, please choose the first or second option recognizing you make the decision and donation 100% of the time.



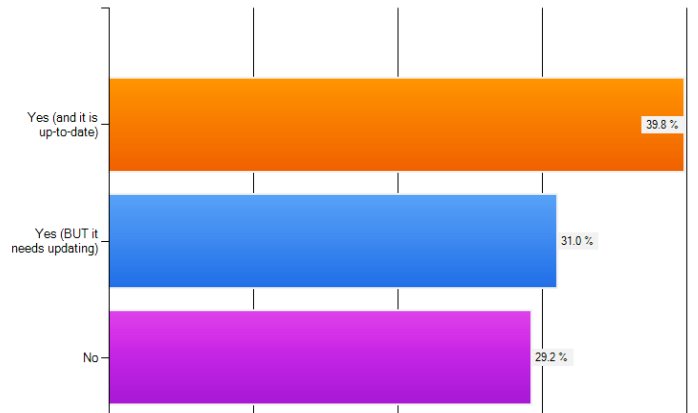
DONATION METHODS

Which of the following ways do you use to give financially to the Lord's work (check ALL that apply)?



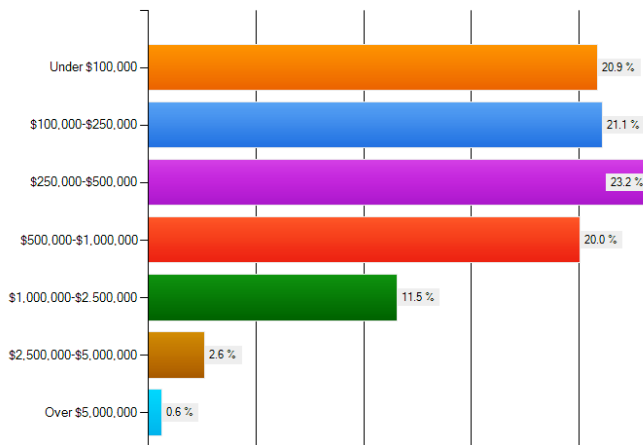
WILLS/ESTATE PLANNING

Do you currently have a legally binding will or estate plan?



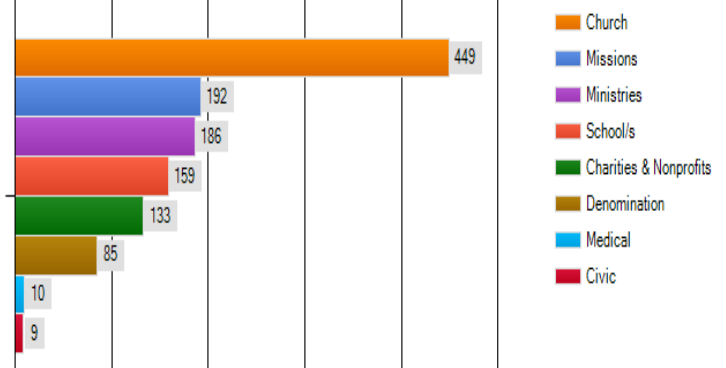
SIZE OF ESTATE

What would you estimate is the current value of your personal estate/wealth/assets (i.e. home/s, vehicles, possessions, life insurance, investments, property, business interests) MINUS any debts/loans/liabilities?



BEQUESTS TO CHURCH & CHARITIES

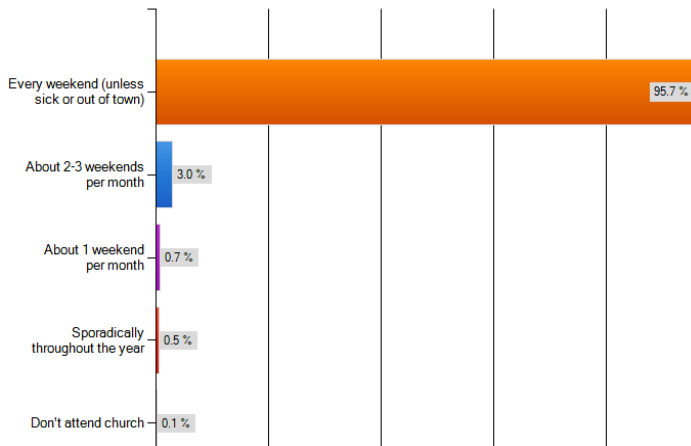
If you have a will or estate plan, indicate which of the following Christian or charitable groups will receive something from your estate upon your death.



STATE OF THE PLATE FINANCIAL, GIVING, AND SPIRITUAL PRACTICES OF 2013 SURVEYS

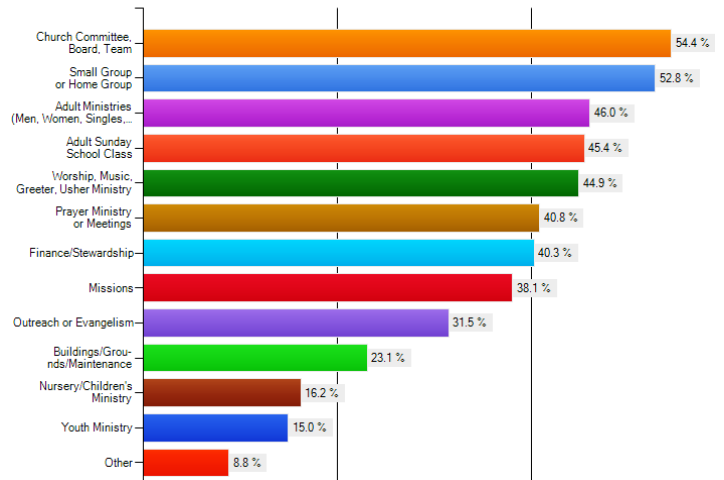
CHURCH ATTENDANCE

How frequently do you attend church?



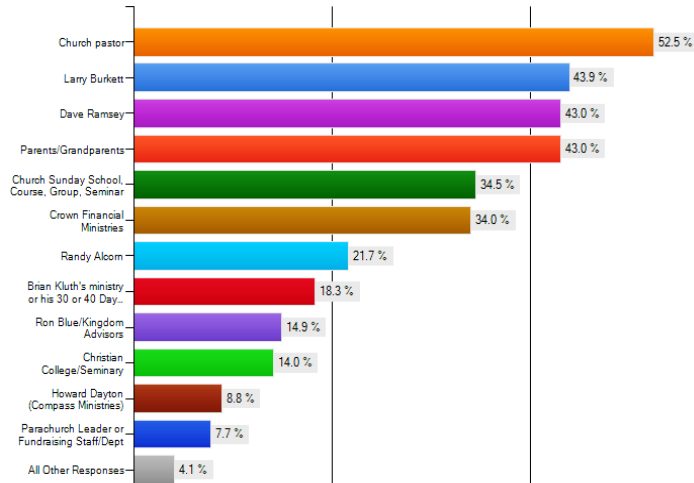
CHURCH INVOLVEMENT

Check any of the following you participate in or volunteer for at your church?



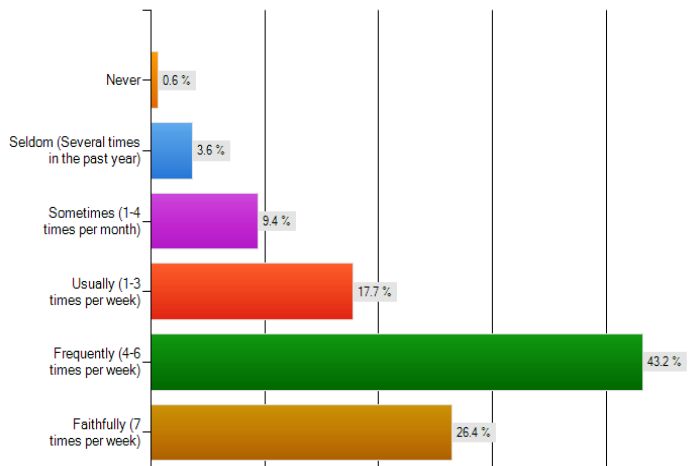
FINANCIAL/GENEROSITY TEACHING

Which of the following people, authors, or ministries have influenced your BIBLICAL understanding of how to manage your personal finances and giving (click ALL that apply)?



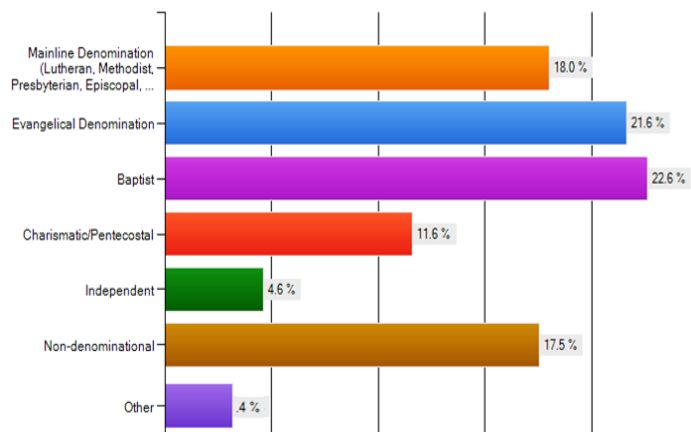
BIBLE READING

Some people attribute regular Bible reading/devotions as an encouragement to wise financial decision making and generous giving. In the past 12 months, how often do you estimate you did Bible reading/devotions at home?



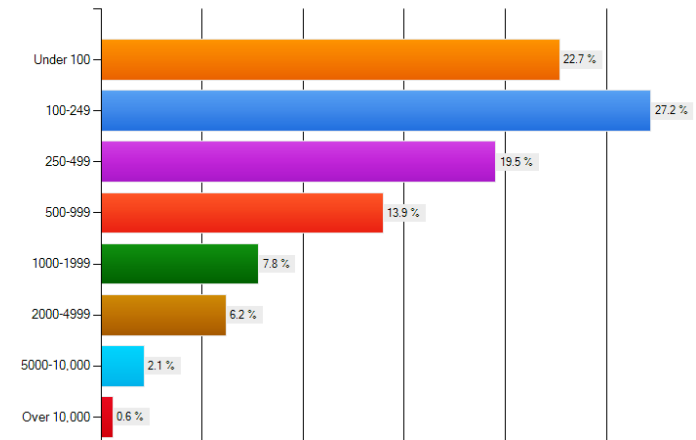
CHURCH AFFILIATIONS

If you know, which of the following BEST REPRESENTS your church's theological leaning or affiliation.



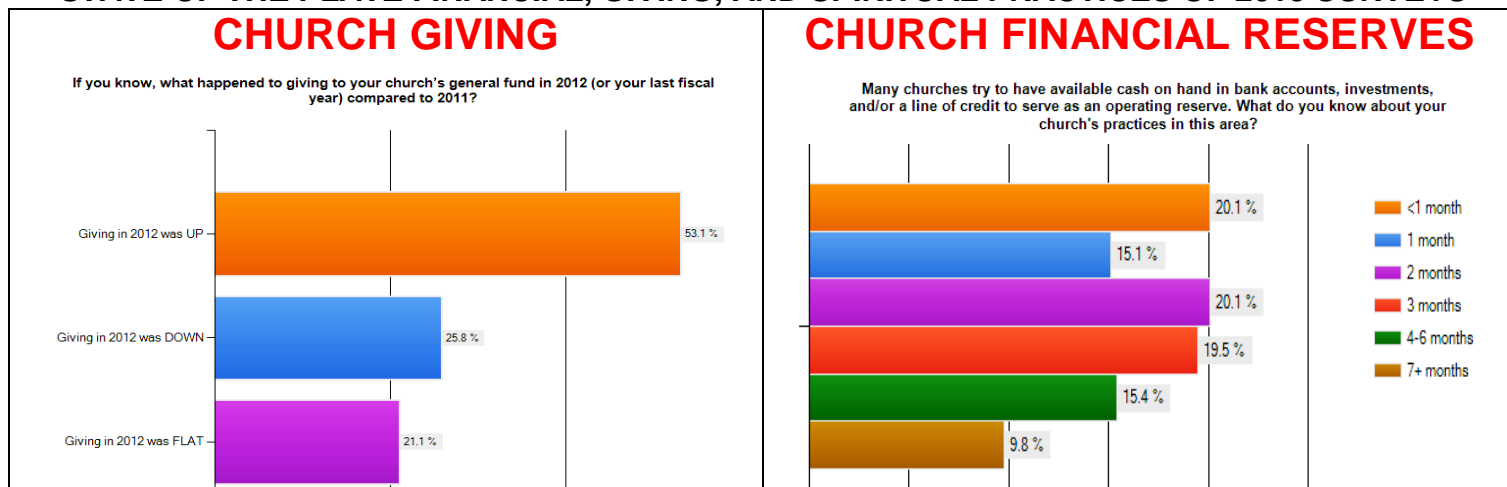
CHURCH SIZE

If you know, what is the average attendance at your church's weekend worship service/s (adults and children)?



These graphs represent the responses given by 1,804 "tithers" from 2,141 survey participants in the 2013 State of the Plate research. Permission is given to share and distribute statistics and individual graphs if you add: © www.STATEofthePLATE.info Annual Research.

STATE OF THE PLATE FINANCIAL, GIVING, AND SPIRITUAL PRACTICES OF 2013 SURVEYS



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History of the Annual *STATE of the PLATE* Research

The stock market drop in October 2008 ushered in the Great Recession. With the recession came a growing number of stories in newspapers, including the *Wall Street Journal*, national magazines, and prime-time television programs about decreases in giving to churches. Many of the news stories tended to offer anecdotal support based on a national or local reporter calling a few pastors to find out what was happening in local churches. Very few of the stories referenced any national research or solid data to substantiate what was really happening in churches across America. In response, Brian Kluth of Maximum Generosity created the *STATE of the PLATE* research, a survey built to gain helpful data and benchmarks about what really happened with church giving, budgeting, generosity initiatives, and programs to help people in their church and community being impacted by the recession. In conjunction with the *STATE of the PLATE*, a second personal survey was created to measure the financial, debt, and giving/tithing statistics of individual Christian households.

In 2010, editors from Christianity Today International's *Church Finance Today* newsletter and *Leadership* asked to collaborate with Brian Kluth to continue the research on an annual basis. Their goal was to capture true benchmarks, statistics, and trend lines that could help church leaders truly know how to "understand the times and to know what to do" in the midst of emerging economic challenges. In 2011, ECFA became a co-sponsor. In 2013, the Evangelical Christian Credit Union (ECCU) became a co-sponsor.

In 2013, *STATE of the PLATE* research primarily focused on the financial, giving, and spiritual practices of tithers (those who donate 10percent or more to church, Christian, and charitable causes). The 2013 survey was combined with the 2009, 2010, 2011, 2012 personal surveys to share the findings of 4,002 people that give 10percent or more.

Past research received major media coverage through the *Washington Times* (front page story), *USA Today* (front page info graphic in 2011 and 2012), *Wall Street Journal*, NBC, CBS, ABC, FOX, Associated Press Radio, NPR, Reuters, USA Radio Network, *Prime Time America*, *Chronicle of Philanthropy*, over 300 newspaper and print publications around the world, and interviews heard on more than one thousand radio stations.

Co-Sponsors

About Brian Kluth and MAXIMUM Generosity

Brian Kluth is the founder and publisher of the *STATE of the PLATE* research. In mainstream media circles he is known as “America’s Giving Guy” (www.BrianKluth.com). He is also a best-selling author, speaker, and media commentator. Kluth's bestselling book, *40 Day Journey to a More Generous Life*, has sold over 500,000 copies. Kluth is the founder of MAXIMUMgenerosity.org, a website and an eNewsletter that is sent to more than twenty thousand people. Kluth is a speaker for the www.GiveWithJoy.org radio program and the www.GenerosityPledge.org movement.



CONTACT INFORMATION: Brian Kluth | Cell/text:720.432.2422| Landline Office/Home: 303.346.5332 Email: bk@kluth.org | MAXIMUM Generosity | 9415 Wickerdale Ct. | Highlands Ranch (Denver), CO 80130

About Christianity Today

Christianity Today, based in Carol Stream, Illinois, is a not-for-profit Christian media ministry founded by Billy Graham in 1956. It provides nine publications, including *Christianity Today*, *Leadership*, and *Church Finance Today* and an award-winning [website](#) reaching more than 2.5 million unique visitors monthly.

CONTACT INFORMATION: Marian Liautaud, Editor | Email mliautaud@christianitytoday.com
Christianity Today International | 465 Gundersen Drive | Carol Stream, IL 60188|630.260.6200

About ECFA

Located near Washington, D.C., ECFA is an accreditation agency with more than sixteen hundred members that is dedicated to helping Christian ministries earn the public’s trust through adherence to Seven Standards of Responsible Stewardship. Founded in 1979, ECFA provides accreditation to leading Christian nonprofit organizations that faithfully demonstrate compliance with established standards for financial accountability, fundraising, and board governance. Members include Christian ministries, denominations, churches, educational institutions and other tax-exempt 501(c)(3) organizations. Collectively, these organizations represent more than \$20 billion in annual revenue.

CONTACT INFORMATION: Dan Busby, President | Email: dan@ECFA.org
ECFA | 440 W Jubal Early Dr, Suite 130 | Winchester, VA 22601 | Phone: 1-800-323-9473

About ECCU

Research for Groups* that Serve Churches/Clergy/Christians

*Denominations, associations, businesses, financial institutions, media

The *STATE of the PLATE* research surveys are available for groups that want to collect giving/financial data, trends, and benchmarks among their churches, constituency, or customers. A special survey link for the existing *STATE of the PLATE* surveys is available for free upon request. In addition, customized surveys and/or reports are available on a fee basis. Contact Brian Kluth for more details at bk@kluth.org.

Future Research

The *STATE of the PLATE* survey will take place annually in February. Groups that desire to partner/collaborate with this research are welcome and can be provided with a special link that will allow them to conduct surveys among their own constituency. Contact Brian Kluth for more details at bk@kluth.org.

Media Contact

Brian Kluth | MAXIMUM Generosity | 9415 Wickerdale Ct. | Highlands Ranch (Denver), CO 80130
Cell/text:720.432.2422| Landline Office/Home: 303.346.5332 Email: bk@kluth.org |

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ADDENUM: BONUS MATERIALS –

GENEROSITY RESOURCE SECTION

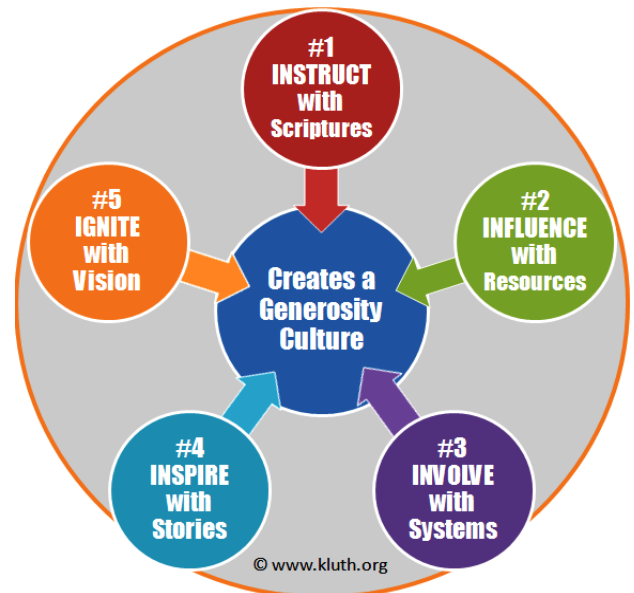
Creating a Culture of Generosity: Five Keys to Growing Givers and Giving in Any Church or Ministry

By Brian Kluth, Bestselling Generosity Author and Publisher of the *State of the Plate* Research on Church and Christian Giving

Our *State of the Plate* giving research provides tremendous insights into the financial and giving practices of tithers – people who donated 10percent or more to church, Christian, and charitable causes. But for pastors, church and non-profit leaders, and philanthropy experts to real gain from this research, it is important that they understand key principles and practices that can ignite greater generosity and giving.

Just as a car must have all the pistons firing properly to move smoothly down the road, so churches (and non-profits) must have all the "generosity" pistons firing in their organization. But most churches today are stuck in the "Kluth Rule of Thirds on church giving - - 1/3 of the giving records are blank, 1/3 show less than \$500/year, 1/3 show over \$500/year".

Over the years, I had conducted training seminars for thousands of pastors and leaders from across America and countries around the world. In addition to these speaking engagements, thousands of churches have used my generosity materials to inspire greater generosity and increase giving in their congregation – with some churches experiencing double and even triple digit giving increases. Based on these experiences, I have compiled five principles that will work with any church of any size from anywhere. These five principle will help any church break out of their flat-lined or declining giving rut and take generosity to a whole new level among the families they serve.



1 - INSTRUCT with Scriptures

Generosity and financial teaching in a church should be about the Bible, not the budget, bills, or building. The budget is a spending plan, not the giving goal. When I first came to my church as a senior pastor, the church hadn't made their budget in four years. I asked why we had a budget we never met and the treasurer told me they were trying to teach people to give to the budget. I said, "Well, it's obviously not working and we need to change our focus. My goal will be to teach people to give to God based on the Bible, not the budget." Using this approach our giving went up nearly 90 percent and we exceeded our budget nine of the ten years I was the senior pastor. The only year we did not exceed our general operating budget (we received 99percent) was the year we raised hundreds of thousands of dollars in extra cash offerings for facility improvements.

2 - INFLUENCE with Resources

Ultimately people are influenced by what they hear, read, see, study, or talk about. With that being said, a church must intentionally expose their people to resources that teach them Biblical truth about finances and generosity. This can happen through sermons, one-two minute videos in worship services, seminars, classes and small groups, but I have learned that the greatest way to influence all the families in a congregation is through written materials that are shared churchwide. 30 and 40 Day Generosity Devotionals, flyers, booklets, and church giving cartoons that are viewed or distributed to everyone will have a powerful impact on people's thinking about generosity and their giving practices, and can sometimes lead to double and even triple-digit giving increases.

3 - INVOLVE with Systems (collections and campaigns)

Scripture says we are to “collect” people’s financial gifts and offerings. When I was on a ministry trip to India, I was in a small mud hut church that had the biggest offering baskets I had ever seen. They were large plastic waste baskets! When I looked inside the baskets afterwards, the pastor told me that the baskets needed to be this big because he taught his people to “give from whatever they had” In the baskets there was rice, bread, money, eggs, and more. I thought to myself, in America are baskets are too small! For many years the big debate was whether to pass the plate or have a box in the back to receive people’s offerings. The answer today is “yes and more!” Passing the plate, putting a box in the back, providing for EFT giving, online giving, iPhone app giving, putting kiosks or computer terminals in the lobby, having stock brokerage accounts, and accepting gifts in kind are options a church can use to help people be faithful and generous givers. While very few churches will do all of these things, all churches need to do more of these things to help “collect” people’s offerings.

4 - INSPIRE with Stories

In the Bible, we have many examples of generosity stories. King David gave generously to the temple, and his leaders followed David’s example. Barnabas gave the proceeds from the sale of land to help the needy. A little boy’s lunch helped feed five thousand men plus the women and children. A widow’s mite was noticed and commended by Jesus. A woman poured out an alabaster of perfume on Jesus’ feet that was worth a year’s wages. All of these are generosity stories. Stories move us and shape us. They make us laugh; they make us cry; they make us think; and they make us act and react differently. In church, a pastor needs to share some of his own personal generosity stories. People can be invited to tell about how or when they began to give to God. Generosity testimonies can be found on YouTube and generosity websites. I have written a generosity devotional with thirty true generosity stories. Guest financial/generosity speakers will often share moving stories that will inspire people to become more generous. A thank you note read out loud in a service from someone helped through a benevolence gift will lead to more benevolence giving in the future. True generosity stories are a vital piece, a major piston, to helping teach people to become generous.

5 - IGNITE with Vision

Generous giving ultimately flows to need-meeting ministries with vision, not needy ministries. In Scripture, God released resources to big projects that were planned out and clearly communicated (Moses, Nehemiah, David, Paul). In many churches, the goal becomes trying to just meet the budget or keep the doors open another year. We are to bring God’s love inside our four walls, outside of our four walls in our community, and around the world. Our financial goals and projects need to be worthy of people’s support because we are making an impact on people’s lives.

When your church is firing on all five of these generosity pistons, you will create a culture of generosity in your church. I guarantee that you will be amazed at the flow of resources that will flow to and through your ministry to bless a world in need. If God knows He can get resources through your church, He will get resources to your church.

On the following pages you will find helpful committee worksheets with the Fifty BEST Practices and eighty best websites to increase giving and a twelve-month generosity planning worksheet.

50 BEST Practices & 80 Websites to INCREASE CHURCH GIVING

By Dr. Brian Kluth for MAXIMUMgenerosity.org Church Giving Seminars

TEACHING – Classes, Groups, Seminars	
1	SS Curriculum GenerousLife.org Compass1.org Crown.org Pastors.com Goodsenseministry.com kluth.org/children.htm StewardshipMinistries.org DaveRamsey.com GenerousChurch.com
2	Small Group Curriculum See #1
3	Seminars Compass1.org Crown.org GodIsYourProvider.com MyFamilyForms.org GoodSenseMinistry.com BobMarette.com
TEACHING – Written Materials	
4	Churchwide 30 or 40 Day Generosity Devotionals GenerousLife.org MAXIMUMgenerosity.org GenerousChurch.com
5	eDevotional and Website Generosity Campaign GiveWithJoy.org GenerousLife.org
6	Financial or generosity tracts/flyers/mailers MAXIMUMgenerosity.org Crown.org MyFamilyOrganizer.org
7	Cartoons on Giving/Finances MAXIMUMgenerosity.org
8	Estate Planning Resources Denominational resources MyFamilyOrganizer.org NationalChristian.com VisionResourcing.com PlannedGivingMinistries.com Compass1.org Fulcrumps.com
9	Newcomer/Membership Class resources GenerousLife.org MAXIMUMgenerosity.org
PREACHING & WORSHIP SERVICES	
10	Preaching Messages Sermoncentral.com GenerousLife.org MAXIMUMgenerosity.org GenerousGiving.org GiveWithJoy.org
11	Guest generosity speaker Denominational resources Compass1.org Crown.org GenerousLife.org GenerousChurch.com
12	Generosity testimonies (live or video) GenerousLife.org GiveWithJoy.org MAXIMUMgenerosity.org GenerousGiving.org
13	Dramas with financial or generosity theme GoodSenseMinistry.com GenerousGiving.org
14	Weekly Worship Service Offertory Verse/Slide MAXIMUMgenerosity.org iStockphoto.com Bigstockphoto.com
15	Videos with financial/generosity theme Bluefishstv.com MAXIMUMgenerosity.org GiveWithJoy.org GenerousLife.org StewardshipMinistries.org GoodSenseMinistry.com Sermonspice.com
SHEPHERDING & COUNSELING	
16	Budget/Credit Counselors/Coaches Crown.org GoodSenseMinistry.com DaveRamesy.com
17	Benevolence Offering & Assistance Crown.org
18	Career Guidance CrossroadsCareer.org CareerDirectOnline.org
19	Referral to a Christian Financial Professional Kingdomadvisors.org
20	Estate/Planned Giving Services Denominations Nationalchristian.com iDonate.com KingdomAdvisors.org PlannedGivingMinistries.com VisionResourcing.com Fulcrumps.com
21	Target Group Ministries (single parents, women, business owners/professional, etc.) Crown.org FCCL.org
22	Community/Denomination Foundation Referral Nationalchristian.com Denomination resources
23	Financial & tax planning for church staff ECFA.org ClergySupport.com KingdomAdvisors.org
24	Ministering to people with the gift of giving GenerousGiving.org StewardshipMinistries.org Compass1.org Crown.org TheGathering.com KingdomAdvisors.org NationalChristian.com MinistryWatch.com SoundMindInvesting.com
25	Collecting special offerings for the needy World Vision Compassion SamaritansPurse AngelTree & many more

COLLECTIONS & ADMINISTRATION	
26	Offering Envelopes OneWriteCo.com Americanchurch.com EnvelopeService.com ChurchBudget.com Wengercorp.com
27	EFT-Electronic & Online Giving available Vancoservices.com Directtithing.com eTransfer.com e-Tithes.com eGive-usa.com Paypal.com NetworkforGood.org
28	iPad, Tablet & Smart Phone Giving Sqareup.com Paypal.com PushKGiving.com
29	Giving kiosks in churches GivingKiosk.com ChurchMediaKiosk.com Phoenixkiosk.com
30	Stock brokerage giving account
31	Community/Denomination Foundation account Denominational resources NationalChristian.com
32	Accept donated assets and gifts-in-kind iDonate.com NationalChristian.com
33	Legacy Club of promised estate planning gifts PlannedGivingMinistries.com Fulcrumps.com MyFamilyForms.org
34	Annual confidential analysis of giving patterns MAXIMUMgenerosity.org .CapacityAssessor.com DonorScope.com
35	Review national church salary survey studies Nacba.net ChristianLeadershipAlliance.com
36	Church Banking Services, Loans, Bonds ECCU – ACCU – CCCU Credit Unions, Bank of the West, Zeigler
37	Giving statements/chart sent out 3-4x/year MAXIMUMgenerosity.org
38	Financial newsletter sent w/statements MAXIMUMgenerosity.org
39	Faithful church accounting practices & standards ECFA.org CapinCrouse.com ChurchLawToday.com Nacba.net
40	Generosity info in church bulletin and newsletter
41	Policy & practice of church faithfully giving 10%+
42	90-Day Tithing Challenge Guarantee www.MAXIMUMgenerosity.org AnnualStewardship.com
LEADERSHIP TRAINING	
43	Speakers & Events for Pastors & Leaders BrianKluth.org MAXIMUMgenerosity.org ECFA.org Compass1.org GlobalGenerosity.org ChristianStewardshipNetwork.com ChristianLeadershipAlliance.com StewardshipMinistries.org Goodsenseministry.com Crown.org VisionResourcing.com
44	Training Videos and Materials for Pastors/Leaders Kluth.org Compass1.org VisionResourcing.com GlobalGenerosity.org
45	Staff/leaders asked or required to be faithful givers
46	Financial ministry leader/committee established to advance Biblical \$ teaching and generosity Kluth.org Compass1.org ChristianStewardshipNetwork.com VisionResourcing.com Crown.org GoodSenseMinistry.com
47	Written financial, borrowing, generosity philosophy, principles, practices & policies ECFA.org MAXIMUMgenerosity.org www.Nacba.net
CAMPAIGNS	
48	Annual Stewardship Campaign or Pledge Drive GenerousLife.org MAXIMUMgenerosity.org GenerousGiving.org StewardshipResources.org Barnabasfoundation.com AnnualStewardship.com
49	Missions Faith Promise ACMC.org TheMissionExchange.org
50	Building/Capital Campaign Services/Resources GenerousLife.org 30 & 40 Day Devotionals, MAXIMUMgenerosity.org Generosity, Abundant Giving Campaign In-a-Box, Arks, AG Financial Solutions , Dickerson-Bakker , Excel Ministries , Ministry Campaign Services , The Timothy Group , Generis , InJoy Stewardship , RSI , Cargill , The Gage Group , TLC Ministries , Stewardship Enrichment

Part 2: 12-MONTH GENEROSITY PLANNING WORKSHEET

Determine which best practices you will schedule, research, initiate, and/or implement in your church.

See 50 Best Practices Sheet...	See:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TEACHING		* = Good month to consider doing.											
SS Classes \$ Curriculum	1	*	*	*	*	*	*			*	*	*	*
\$ Small Groups Offered	2	*	*	*	*	*				*	*	*	*
Financial Seminar	3	*	*	*	*	*				*	*	*	*
All-church 30 or 40 Day Devotional	4	*	*	*	*	*				*	*	*	*
Stewardship Campaign or Pledges	48	*	*	*	*	*				*	*	*	*
Estate Planning Seminar	20	*	*	*	*	*				*	*	*	*
Incorporate in membership class	9	*	*	*	*	*				*	*	*	*
\$ Tracts/flyers in lobby or mailed	6	*	*	*	*	*	*	*	*	*	*	*	*
Children's or Youth Curriculum	1	*	*	*	*	*				*	*	*	*
Church Giving Cartoons	7	*	*	*	*	*				*	*	*	*
PREACHING & WORSHIP													
Weekly generosity verse/slide	14	*	*	*	*	*	*	*	*	*	*	*	*
Preaching message or series	10	*	*	*	*	*				*	*	*	*
Giving testimonies (video or live)	12	*	*	*	*	*				*	*	*	*
Dramas	13	*	*	*	*	*				*	*	*	*
Video clips on Finances/Generosity	15	*	*	*	*	*				*	*	*	*
SHEPHERDING & COUNSELING													
Budget Counselors Trained/Available	16	*	*	*	*	*	*	*	*	*	*	*	*
Benevolence Ministry	17	*	*	*	*	*	*	*	*	*	*	*	*
Career Guidance Help	18	*	*	*	*	*	*	*	*	*	*	*	*
Estate/Planned Giving Seminars, Handouts or Resources	20												
Ministry to people with gift of giving	24	*	*	*	*	*	*	*	*	*	*	*	*
COLLECTIONS & ADMIN													
Benevolence offerings collected	17	*	*	*	*	*	*	*	*	*	*	*	*
Offering Envelopes offered or sent	26	*	*									*	*
EFT &/or Online giving setup/offered	27	*	*	*	*	*	*	*	*	*	*	*	*
iPad, Tablet & Smart Phone Giving	28	*	*	*	*	*	*	*	*	*	*	*	*
Stock brokerage acct setup/offered	30	*	*	*	*	*	*	*	*	*	*	*	*
Community/Denom Foundation Acct	31	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Club mailing/seminar	20/32												
Annual confidential giving analysis	33	*	*									*	*
Financial info on church website	34	*	*									*	*
Review salary survey info	35											*	*
List of pending projects needing funds		*	*	*	*	*	*	*	*	*	*	*	*
Send giving statements (3-6x/year)	37	*	*	*	*	*	*	*	*	*	*	*	*
Financial newsletter (3-6x/year)	38	*	*	*	*	*	*	*	*	*	*	*	*
\$ Info (& articles) bulletin & newsletter	40	*	*	*	*	*	*	*	*	*	*	*	*
Training for Pastor(s), Staff, Leaders	43/44	*	*	*	*	*	*	*	*	*	*	*	*
Establish Leader or Committee	46												
Written philosophies, practices, etc.	47												
CAMPAIGNS													
Annual stewardship or pledge drive	48									*	*	*	*
Ninety Day Tithing Challenge Guarantee	42	*	*	*	*	*	*	*	*	*	*	*	*
Building/Capital Fund Campaign	50			*	*	*	*	*	*	*	*	*	*
Other idea(s)		*	*	*	*	*	*	*	*	*	*	*	*
Other idea(s)		*	*	*	*	*	*	*	*	*	*	*	*

This is the second page of a two page document: "Fifty Best Church Practices & Eighty Websites to Increase Church Giving" that was compiled by Pastor Brian Kluth, [guest speaker](#), author of the bestselling 30 and 40 Day [www.GenerousLife.org](#) devotionals and [www.GiveWithJoy.org](#) radio stories & eDevotional.

To receive Brian's FREE Generosity eNewsletter for pastors, ministry staff and leaders, go to: [www.MAXIMUMgenerosity.org](#)

10 Biblical and Practical Reasons to Give 10% or More

As materialism and consumerism have infiltrated our lives in recent decades, many people have drifted from any biblical moorings concerning their Christian giving. Here are ten biblically-based and practical reasons to make giving 10 percent or more to God's work, the highest financial priority in your life.

1 - It is a proven pattern of giving done by Christ's followers for many generations. In 1899, a bibliography was compiled of books related to systematic Christian giving. There were over five hundred books listed in this bibliography from over one hundred years ago, demonstrating a long tradition of open-handed giving. Yet many Christians today do not understand the importance of faithful and generous giving. GENESIS 14:17-20, GENESIS 28:16-22, LEVITICUS 27:30, PROVERBS 3:9-10, MALACHI 3:7-15, MATTHEW 23:23

2 - It will give the Lord first place in your life. If I saw your financial records, I would quickly know who or what you value. By giving the best of what you have to God, you are expressing your allegiance to him. You will grow in your respect for the Lord and will see him working more actively in your life. DEUTERONOMY 14:23, MALACHI 1:6-8

3 - It will bring God's wisdom and order to your finances. If I get dressed in the morning and get the first button out of place on my shirt, all the rest of the buttons will be messed up, too. When it comes to finances, the first "button" to get in place is your giving. When you get this area in order, everything else follows. Giving is also the only known antidote for "affluenza" (the desire for more things), which permeates our world today. MATTHEW 6:19-21, MATTHEW 6:24-34; LUKE 12:16-21, I TIMOTHY 6:6-10, 17-19; ECCLESIASTES 5:10

4 - It will serve as a practical reminder that God is the Owner of everything in your life. By faithfully giving the Lord 10 percent or more of all you ever receive, you are actively acknowledging his ownership in your life. As someone once told me, "God owns it all, and God loans it all." We are not owners, only temporary possessors and managers of what God entrusts to us during our lifetime. I CHRONICLES 29:11-18, PSALM 24:1-2, PSALM 50:10-12, HAGGAI 2:8

5 - It will allow you to experience God as your Provider. One of the most amazing things about learning to faithfully give to the Lord is the joy you will experience when you see God provide for you in creative ways that show His love for you as your Heavenly Father. I KINGS 17, PROVERBS 3:9-10, MALACHI 3:7-15, HAGGAI 1:4-11, HAGGAI 2:15-19; LUKE 6:38, DEUTERONOMY 28, PHILIPPIANS 4:15-19, MARK 12:41-44, 47

6 - It will encourage your spiritual growth and trust in God. There will be times when you will decide to be a faithful giver of what is in your hand, even when you have no idea how you will make it through the coming day, week, or month. By going ahead and giving to God, your trust in the Lord will grow, and you will grow in your ability to see Him provide. DEUTERONOMY 14:23, PROVERBS 3:5-6, MALACHI 3:8-10, HAGGAI 1:4-11, HAGGAI 2:15-19; 2 CORINTHIANS 8:5

7 - It will ensure you of treasure in heaven. Jesus encourages you to store up treasure in heaven. The only way to do this is to live generously now. Someone once said, "We can't take it with us, but we can send it on ahead." I TIMOTHY 6:18-19, MATTHEW 6:19-21, HEBREWS 6:10, III JOHN 8, I SAMUEL 30:22

8 - It will strengthen the work and outreach of your local church. Many churches struggle due to lack of finances. However, when people in a congregation gain a vision of being faithful givers to God at their local church, the whole spirit of a church begins to change—needs are met, people are cared for, more outreach begins to take place, and long-awaited improvements start to happen. God-given momentum builds as people honor the Lord through their giving at church. ACTS 2:42-47, ACTS 4:32; 2 CORINTHIANS 9:12, 13

9 - It will help provide the means to keep your pastor(s) and missionaries in full-time Christian service. It has always been God's plan that His servants are taken care of by His people. Many pastors and missionaries are struggling financially or are even leaving the ministry because of a lack of adequate finances. Your faithful giving can make sure this does not happen among the pastors or missionaries you know. I CORINTHIANS 9:9-11, 14; I TIMOTHY 5:17-18, III JOHN 5-8, PHILIPPIANS 4:15-19, GALATIANS 6:6, LUKE 8:3, II KINGS 4:8-10

10 - It will help accomplish needed building projects and renovations. Some of the most exciting times in the life of a church or ministry occur when facilities are being improved or expanded to help reach more people for Christ. But for building projects to succeed, large and extraordinary gifts are needed. Building projects only happen well with special gifts that are "above and beyond" what people normally give. This usually happens when people make sacrificial gifts or pledges (by going without something so they can give more) or because they give generously from "whatever they have" (including possessions, property, or wealth). 2 CHRONICLES 24:4-14, EXODUS 35:36; II KINGS 12:2-16, EZRA 1:4-6, I CHRONICLES 29:2-19