

# 10 THINGS

## You Should Know About Online Giving

**+ BONUS SECTION!**

5 Books Every Pastor Should  
Read About Church Giving



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# 1

## Barna Releases New Statistics on Tithing

George Barna is known for revealing research that informs church leaders about what's coming and offers the chance for leaders to reassess their strategy in light of his findings. Barna, no doubt, has become a trusted source of information to give perspective to the challenges facing the church.

His latest research about church giving confirms much of what we already know. On a whole, people are giving less to the church. Further, Barna reveals that the national tithing rate has dropped to the lowest level in 10 years. By his estimation, approximately 4% of Americans practice tithing. That's a 40 percent decline.

The economy has certainly had an impact on giving, but the significant decline in the practice of tithing represents a startling shift if we think of giving as an outward reflection of an inward, spiritual commitment. We could certainly speculate as to the causes of the decay of this fundamental spiritual discipline, and we could bemoan the thought that if we could just go back to when more people tithed then all the details would work out. Neither position is productive.

The significance of this research reveals a gap between our approach to teaching and instruction related to giving in faith communities and the adoption of tithing by the person in the pew. The results speak for themselves and suggest that it's time to rethink our game plan moving forward.

**Have you adjusted your approach to tithing? What impact has it had on giving?**

# 2

## Getting Back to the Basics of Why People Give

Understanding the strategy and practice of the traditional nonprofit world offers some good insights for church leaders. While there are some differences between churches and traditional nonprofits, churches are still...

- 501(c)3's as defined by the IRS
- Offer a path to membership
- Exist on the freewill giving of others
- Depend on volunteers to get the work done

The end game is clearly different. The church speaks about eternal things in ways that no other nonprofit can. But there is still much we can learn from ideas like [How to Get Back to Basics in Direct Mail Fund-raising](#).

- We need to focus on people, not programs.
- We need to remember that giving is emotional, not rational. "Obligations" don't motivate people.
- We need to tell stories of life change.
- We need to cultivate relationships between individuals.
- We need to be consistent at connecting money with Kingdom impact.

People give to your church when there is an emotional connection, a clear plan of action, and evidence that the mission is being advanced. It's similar to being a shareholder of a public company, but no one is expecting a paper dividend check each quarter. Instead, supporters, donors, and volunteers want to know that their money and energy is truly accomplishing something special and well beyond what they could accomplish on their own.

### **Why should people give to your church?**

# 3

## 10 Reasons Churches Should Think “Online” When it Comes to Events and Giving

Here are some [stats that will blow your mind](#) about internet and online use:

Total Number of Internet Users in the World - 1,966,514,816

Total Number of Internet Users in North American - 266,224,500

Percent of North American Population Online - 77.4%

It’s amazing that so many churches continue to resist the online, digital revolution taking place. It’s as if the pastor or church doesn’t acknowledge it, then it’s not happening or not true. So many church leaders fall into the trap of thinking that if they don’t use the internet for these things, then the people in the pew don’t either.

Perhaps these 10 reasons to think “online” about events and giving will give you pause and entice you to think differently about how you leverage digital solutions to support the ministry of your church.

The people in your pews...

1. Are already online.
2. Most likely are more knowledgeable and experienced online than you.
3. Are already registering for other events online.
4. Are already giving online to other nonprofit organizations.
5. Want to sign up when it’s convenient for them.
6. Want to give in ways that are part of their normal process.
7. Won’t jump through unnecessary hoops.
8. Expect electronic reminders so they don’t forget any details.
9. Are prompted to give online even when presented with traditional offering envelopes and direct mail.
10. Prefer to confirm details online without having to call the church office.

**How would online giving and event registration make ministry “administration” easier for the people in the pews of your church?**

# 4

## Churches Should Offer Multiple Giving Options

The role of the church should be to facilitate the spiritual formation process that fosters a discipline of faithful giving. Churches should not dictate how members give. More and more churches are adding multiple ways members can give based on their habits, not the person in the pulpit.

Some of the most popular options are:

- Offering Envelopes
- Online Giving
- Mobile Giving
- Kiosk Giving
- Special Giving (e.g. appreciated assets, stock, etc.)

Churches haven't always received money in the same way. [In Pursuit of the Almighty's Dollar](#) outlines the path from an agrarian society that gave at harvest time to the exchange of donations via coins, paper, checks, and now electronic giving. As the habits of society have changed, the church has adapted. One of the most compelling examples of this is the concept of weekly tithes and offerings which didn't emerge in American Christianity until the Industrial Revolution when people began being paid weekly.

Electronic giving is not to be feared. It will not replace any traditional giving channels in the recent future (barring some major initiatives by the federal government). However, it is not in the best interest of the church to create barriers or obstacles to giving by asking people to step outside their normal and natural habits because of our personal inhibitions about electronic transactions.

**When was the last time your church had an honest discussion about online giving?**

# 5

## 4 Reasons Your Church Makes Giving Difficult

If your church insists on resisting the online giving revolution, then you are making it difficult for an increasing number of people to give to your church. Let me break that down for you...

...People are not going to change their habits to give to your church. They will simply choose to give elsewhere...

Don't believe me?

Consider these four statistics reported in a recent payment transaction study by the Federal Reserve Bank.

- 6.1 billion fewer checks paid in 2009 than 2006.
- Electronic payments made up over three-quarters of all noncash payments by number and more than half by value in 2009.
- The number of electronic payments grew 9.3 percent per year from 2006 to 2009. The proportion of electronic payments to overall noncash payments increased from 67.9 percent to 77.6 percent over the same period.
- Over half (60.0 percent) of all noncash payments in 2009 were made with debit, credit, or prepaid cards.

Maybe it's time to rethink your church's position on electronic giving. When someone is ready to give to your church, they shouldn't have to conform to your preferences to do so.

**What's holding you back from increasing the number of ways people can give to your church?**

# 6

## How to Introduce Online Giving in Your Church

Sometimes the conversation (and even controversy) surrounding the decision to offer online giving in church is so heated that the actual introduction of online giving becomes anti-climatic. But we can't overlook how important it is to make a good first impression.

No one wants to implement the technology needed to offer online giving and then keep it a secret. That would be a complete waste of time and money. How can a church leverage online giving as a positive and "approved" channel through which a member can give? It's not as difficult or complex as you might think.

Consider these three steps to introducing online giving in your church:

**Step One.** Encourage the pastor and deacon body (or most influential lay leadership body) to give their tithe online one Sunday. This lets any skeptical onlookers know that their core leadership of the church believes that online giving is a viable and "blessed" giving channel.

**Step Two.** Mention online giving as part of your offertory time. People will need to be reminded that online giving is available. Visitors may not even know where to go, so it's a good idea to encourage them to visit your Web site to click on the "give online" button. Churches who use [ServiceU](#) also get the ability to give via their smartphone or tablet computer. That means -- if cellular or wifi service is available in your sanctuary -- the member or visitor can give online immediately.

**Step Three.** Include printed information in your weekly bulletin, add a special line to your offering envelopes, and be sure to include a link and a reminder to give in every electronic communication piece that is sent to your membership.

Just like you still have to remind people about service times, special events, and specific missions giving opportunities, you'll need to remind your congregation about online giving regularly. The good news is that giving online is easy; it's remembering that everyone needs to be reminded that can be difficult. It won't be long before it becomes a natural part of your encouragement to give.

### What steps did you take to introduce online giving in your church?

P.S. If you're still deciding whether or not online giving is something your church would like to participate in, don't miss [9 Questions Your Already Asking About Online Giving](#). This free eBook from ServiceU is designed to help your staff or lay committee make the right decision for your church when it comes to online giving.

# 7

## Online Giving isn't Limited to Credit Cards

Perhaps one of the most common objections to offering online giving options in church is an aversion on behalf of key lay and staff leadership to credit cards. While not inherently evil, credit cards have become the universal, American symbol for debt. Given that credit card debt accounts for much of Americans' non-mortgage debt, it seems like a reasonable concern.

The issue becomes further complicated when a church is a champion of debt-free programs like [Dave Ramsey's Financial Piece](#) or [Crown Financial Ministry's Road to Financial Freedom](#). How can a church who is helping people get out of debt turn around and allow people to use the very tool that most likely put them in their debt situation? To some, this reality is impossible to reconcile.

What's important to remember is that offering online giving and using credit cards to tithe are two separate issues. Online giving accounts for any exchange of funds outside of paper money (that means cash or check). This includes automated bank drafts, online bill pay, credit cards, debit cards, etc. [According to a recent study published by the Federal Reserve System](#), more than 75 percent of funds were exchanged electronically in 2010.

Not offering online giving in your church will become increasingly problematic as the habits of the congregation follow the patterns of the general population. However, it is possible for your church to encourage the use of online giving while discouraging the use of credit cards as a means to do that.

The decision to implement online giving should be taken seriously. But if your church decides not to offer online giving, it should not be because online giving means the church must then encourage and endorse the use of credit cards.

**How does your church approach the subject of using credit cards to give? Have credit cards been keeping your church from adopting online giving?**



## Beat the Summer Giving Slump with Online Giving

Summer tends to be one of the most expensive times for ministry in a church, yet it also comes with the most inconsistent giving patterns in a 12 month giving period. It's not too late to think about online giving as a way to overcome what many call the summer giving slump.

The reasons behind the summer giving slump are for another post. But if you're ready to put online giving to the test, here are some thoughts on how to maximize your opportunity:

1. Send a letter in the mail (yep...snail mail) explaining how easy it is for someone to give online. Invite them to sign up immediately.
2. Include a bulletin insert that mentions the different giving channels. Be sure to include a place for them to write their name, email address, and check a box that says "Enroll me in online giving today!"
3. Modify your confirmation emails to have a personal tone.
4. When someone gives for the first time online, send a handwritten note and tell them thanks.
5. Make it easy for people to find where to give online. Place a button on the home page or create a page on your Web site that is accessed via a URL like this: "yourchurch.org/give".
6. Mention online giving from the pulpit right before the offering plate is passed.
7. Make room in the Worship service and church newsletter to share stories of people who are now faithful givers because they started giving online.

Online giving is a rapidly growing giving channel for the person in the pew, but it's not a magic bullet. Leaders must still be strategic about implementation, adoption, and promotion for online giving to become an essential part of the funding model.

**Have you considered online giving as a way to beat the summer giving slump?**

# 9

## 5 Reasons to Implement Mobile Giving

It's probably more likely that you'll forget your offering envelope and checkbook before you'll forget your phone. And when you leave Sunday morning worship, you have the best of intentions of going home immediately, writing out your tithe, and placing it in a special place (your Bible?) so you'll be sure to have it for next week. The only problem is that there is a lot of life that happens between the end of Worship and when you arrive at home.

Giving doesn't have to be complicated. Consider these five reasons to implement mobile giving:

1. People are most likely to have their smart phones with them.
2. Mobile giving offers the opportunity for those without cash or a checkbook to give in the Worship service.
3. Mobile giving follows what the person in the pew is already doing to pay for other goods and services. (Have you see the new Starbucks mobile pay app?)
4. Mobile giving creates an opportunity to capture someone's email address for future church communication.
5. People in the pew expect it to be easy to give to your church. (Though "easy" is defined in different ways by different people.)

**Has your church considered mobile technology as a legitimate giving platform?**

# 10

## Please Don't Offer Online Giving If...

It's still unbelievable to feel significant resistance from some churches to the concept of online giving. It seems odd that people who take advantage of electronic banking and direct deposit of paychecks seem to think that electronically exchanging funds for tithes and church contributions somehow is off-limits.

That's why [11 Reasons Not to Offer Online Giving](#) recently posted by [ChurchLeaders.com](#) jumped off the page. A few of my favorites are:

- You would prefer people give to other non-profits who DO offer online giving.
- You do not want to receive impulse gifts.
- You do not want to receive larger gift amounts.
- You do not need offerings on weekends when you have to cancel services.

Online giving is a growing and viable giving channel for those who prefer to exchange funds in an electronic environment in addition to providing a steady stream of income for churches that isn't dependent on the physical presence of the membership. It makes no sense for churches to create obstacles to giving. While this article might be a tongue and check poke at online giving's biggest opponents, the implications are very serious. The more difficult we make it for people to give, the more likely they are to give elsewhere.

**Just for fun, what reasons would you add to the list?**

# BONUS

## 5 Books Every Pastor Should Read About Church Giving

If there is one area of local church ministry where pastors consistently feel underprepared by their seminary training to lead, direct, and manage, it is that of church giving. It becomes a necessary evil for some and a dreaded reality for others.

The good news is it doesn't have to be like that. No one is suggesting that you become a "health and wealth" evangelist. But perhaps expanding the material you are reading on the subject can help introduce new ideas. Consider these suggestions:

- [Uncharitable](#) by Dan Pallotta (Tufts, 2008)
- [Passing the Plate](#) by Christian Smith, Michael Emerson, and Patricia Snell (Oxford, 2008) ROI for Nonprofits by Tom Ralser (John Wiley and Sons, 2007)
- [Growing Givers' Hearts](#) by Thomas H. Jeavons and Rebekah Basinger (Jossey-Bass, 2000) In Pursuit of the Almighty's Dollar by James Hudnut-Beumler (University of North Carolina, 2007)
- [Not Your Parents' Offering Plate](#) by Clif Christopher (Abingdon, 2008)
- [How to Increase Giving in Your Church](#) by George Barna (Regal, 1997)

**What books are you reading about church giving?**

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