

**STEWARDSHIP at The Congregational Church of Amherst, NH (UCC)  
FREQUENTLY ASKED QUESTIONS FROM FAITHFUL PEOPLE**

**In our United Church of Christ, God calls people to become faithful followers from many different traditions. Occasionally there is some confusion about financial matters and stewardship of our resources as people of God. This basic Question and Answer sheet is a specific attempt to make sense of our dollars.**

**Q: What is stewardship?**

A: The term in the Bible refers to the careful and responsible management of something valuable that has been entrusted to us. Christians believe it is God who gives us life itself to use wisely. Everything we have is not really ours at all. It all comes from God. We proclaim our role as stewards of God's goodness every week when we sing the Doxology: "Praise God, from whom all blessings flow..."

**Q: Isn't stewardship just another word for money?**

A: No. Although it has often been associated with the annual pledge drive, it is really about far more than money. We sometimes talk about stewardship as our wise and prayerful management of the three "T's" – our time, our talent, and our treasure.

**Q: How does our church raise money to pay the bills?**

A: We have some income from the rental use of our building by outside groups. We also generate some income from endowed funds donated or bequeathed by faithful forebears over many years. Some of this income is restricted, however. We also organize occasional fund-raisers during the year. By far, most of our income derives from individual members' contributions in the collection plate each Sunday and through pledged income paid throughout the year.

**Q: Doesn't the denomination give us money when we run short?**

A: No. In the United Church of Christ, we are a free-church tradition. It means we have local autonomy to make decisions for ourselves, with God's guidance, and without directives from a binding hierarchy. However, with freedom of religious faith and practice also comes the responsibility to support our ministries and programs as a congregation.

**Q: What is a pledge campaign?**

A: Every fall, there is an appeal put before all the members asking them to prayerfully consider their expected contribution for the coming year so we can make budgetary plans for salaries, programs, missions, and ongoing expenses. The Trustees then take this information and prepare a budget for the congregation as a whole to vote at the Annual Meeting in January. Members make a promise when they join this church to help support the congregation with their time, talent, and treasure. Friends of the parish sometimes make an intentional gift as well.

**Q: What if I don't know exactly what my income or financial situation will be in the coming year?**

A: We ask only that you make your best good-faith estimate of your ability to contribute. If at any time your financial situation changes dramatically, you can notify the church office and your pledge can be adjusted. It is not a bill that must be paid; it is a faithful intention. Your contributions are welcome at any time, but if you are able to make a pledge intention it helps considerably to plan the coming year. Pledge cards are available to fill out at any time, not just each fall.

**Q: Must I pay my pledge in its entirety once I declare an amount?**

A: No. Some people pay a portion every week; others monthly; some quarterly. We have weekly envelopes to help you keep track of your current contributions. We also have the ability for direct withdrawal and credit card contributions for your convenience, if that is easier for you. This also helps our cash flow through the year. It has been suggested by some church consultants that if you can pay your entire pledge at one time, it may not be the most generous contribution you can afford.

**Q: How much should I give?**

A: That is ultimately between you and God. We have no membership dues of a certain amount. Our finances as a congregation are open to all members. That you consider your contribution prayerfully is what we ask. As a goal, you are encouraged to give a percentage of your family income to your church in gratitude to God for your life's many blessings.

**Q: What does the Bible say about financial giving?**

A: Jesus talked about money and possessions more than any other subject in the Bible. It was the expectation of faithful people to contribute a tithe, or ten percent of their income to the Temple. In modern times, however, some of the worthwhile work of caring for others is performed by other non-profit organizations. A modern-tithe has been defined instead as a total of one's charitable giving equaling ten percent. Generally, an appropriate amount to give to your church has been suggested between 2-5 percent of your family income. Some may choose to be extra generous out of deep gratitude.

**Q: Is my pledge considered confidential?**

A: Yes, only a very few financial leaders of the church are supposed to know the specific amounts that people contribute. The important thing is that you and God feel the amount is right for you in your unique situation. We believe no one else can determine that.

**Q: Does the church just want my money?**

A: No, the church needs your time, your talent, *and* your treasure; but most importantly, God wants your heart!