

Your partner in faithful stewardship

Everence® knows that stewardship is one of the prime challenges of life. Becoming an effective steward is a learning experience. That's why Everence is committed to providing financial counseling so you can better integrate your values with your financial decisions.

Benefits

Whether you're struggling with money management, are in financial crisis or need to learn more about financial issues, the free and confidential budget and debt counseling services offered through Everence provide you with:

- Advice on how to become a more faithful steward
- Private and confidential sessions
- Relief from financial distress
- Anticipation of a better tomorrow
- Renewed self-confidence

Imagine what your life could be like if you could stop worrying about money. Why wait? Take control of your finances today.

Call now, toll free: (877) 809-0039. Learn more at everence.com/lss or lssmn.org/everence.

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches.

Everence
1110 N. Main St.
P.O. Box 483
Goshen, IN 46527
(800) 348-7468
(574) 533-9511

everence.com



Take control of your finances

Conquer your debt and achieve financial wellness, with help from Everence

Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. All products are not available in all states.

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Take charge of your finances

Money is powerful. If you face situations like these, financial counseling can help put you back in control:

- Living paycheck to paycheck
- Making no progress with debts
- Facing huge student loan or credit card debt
- Behind on your mortgage or other payments

Even if you're doing OK, financial counseling can help you:

- Improve your credit score
- Build family financial teamwork and values
- Create a spending plan and better budgeting
- Plan ahead for home buying or college costs

Many of us or our family members encounter these life situations. Consider free financial counseling sponsored by Everence. This service is confidential, at no cost, and provides reliable, values-based financial counseling.



No matter where you are, it's never too late to get the budget and debt counseling you need. What matters most is what you do next.

Get the help you need when you need it

You can count on this service to give you the financial education you need to make smart decisions about your money management.

You can receive up to six free and confidential counseling sessions from a certified consumer credit counselor for a full range of financial issues, including:

- Money management and budgeting
- Credit reports and improving credit scores
- Debt repayment options and debt management plans*
- Preventing and resolving identity theft
- Mortgage foreclosure and/or predatory lending
- Home-buying readiness and mortgages
- Student loan repayment issues. Learn all of your options, so repayment can be realistic, not a worry.
- Vehicle loan issues

Your sessions may provide:

- An objective assessment of your situation
- A detailed budget and review of income, spending, assets and debts
- A personal action plan with resources and coaching to help you resolve financial issues

*Debt management plan services are not covered by this agreement. Clients who opt to pursue a DMP with LSS Financial Counseling will be responsible to pay a monthly service fee, but the DMP set-up fee is waived for all Everence members.

Make an investment in your future

Everence wants to help you build a firm financial foundation for your future. We have partnered with Lutheran Social Service Financial Counseling of Minnesota to provide free financial counseling on a variety of basic financial issues. LSS is one of the nation's leading consumer credit counseling agencies and has a 28-year history of providing nonprofit, certified financial counseling.



Phone-based counseling: How it works

1. Call toll free (877) 809-0039 between 9 a.m. and 6 p.m. (EST) to set up a telephone appointment with a certified LSS financial counselor. The phone will be answered, "LSS Financial Counseling offered by Everence."
2. Discuss your issues with your LSS counselor. Depending on your situation, you may receive immediate advice, or an action plan may be designed specifically for you.
3. You are eligible for up to six appointments if you need them.

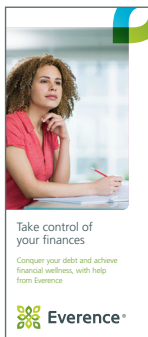
Budget and debt counseling

Promotional materials

Everence has partnered with Lutheran Social Service (LSS) Financial Counseling of Minnesota to provide free financial counseling on a variety of basic financial issues since 2008. LSS is one of the nation's leading consumer credit counseling agencies and has a 20-year history of successfully providing assistance on a wide range of financial issues.

Below are resources available to highlight this vitally important ministry to your congregation.

Budget and debt counseling items



Brochure



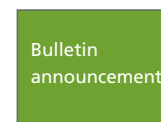
Poster



Business card (also available in Spanish)



Bulletin insert (also available in Spanish)



Bulletin announcement

Recommended actions

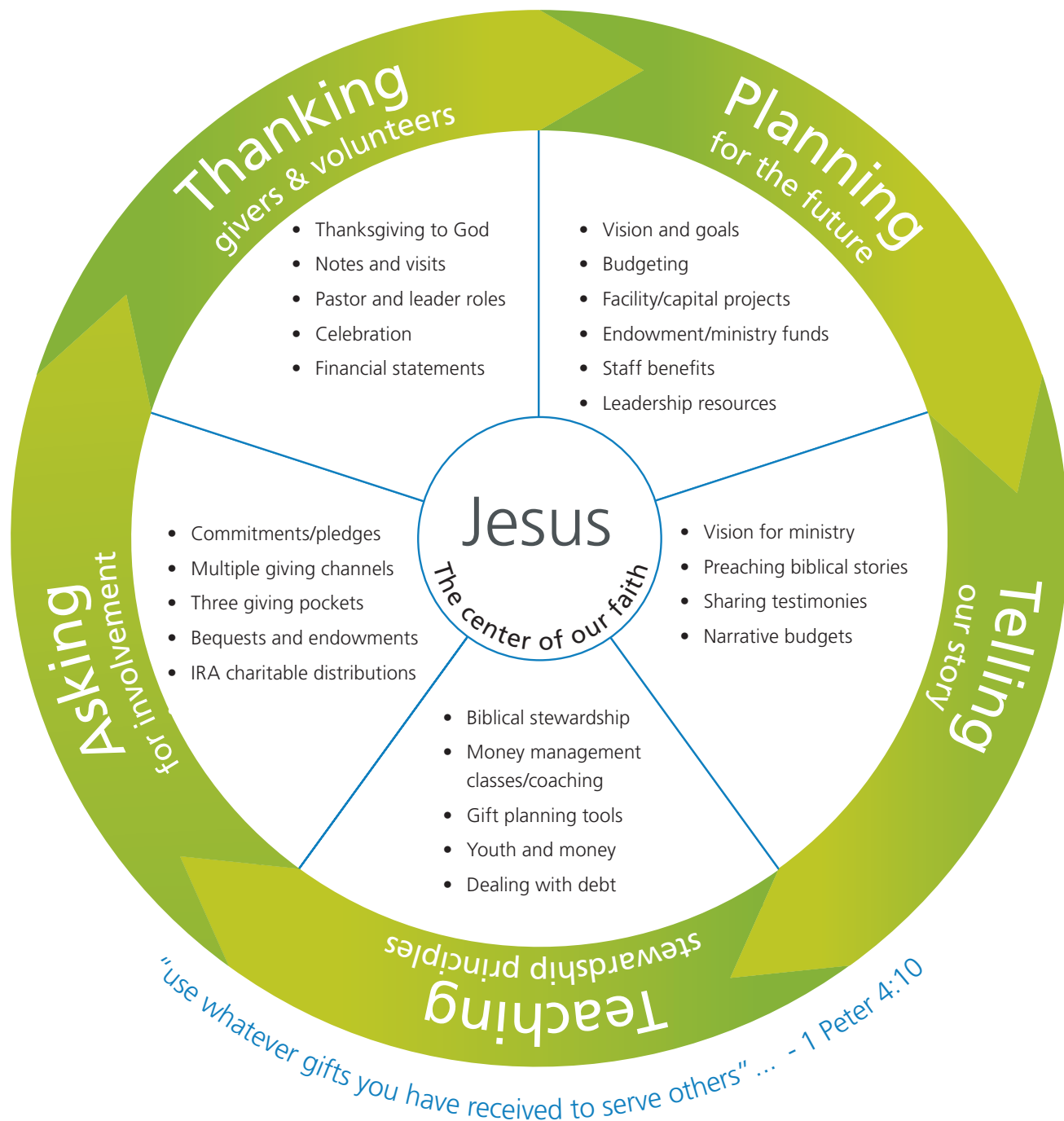
- Request one or two posters to help create visibility of this service. (activity D-5)
- Keep a supply of 6-10 brochures available on a display and/or bulletin board. Request more as needed. Also, receive credit on your activity report (activity C-3) for each brochure picked up.
- Use bulletin insert or announcements once a quarter to remind people of this service. Direct them to the brochures for more information. (activity D-1)
- Request a small supply of business cards (primarily to give phone number to person) to use as needed. The brochure is recommended for providing more detail. (activity D-1)

Contact your Everence stewardship consultant for any of the above items.



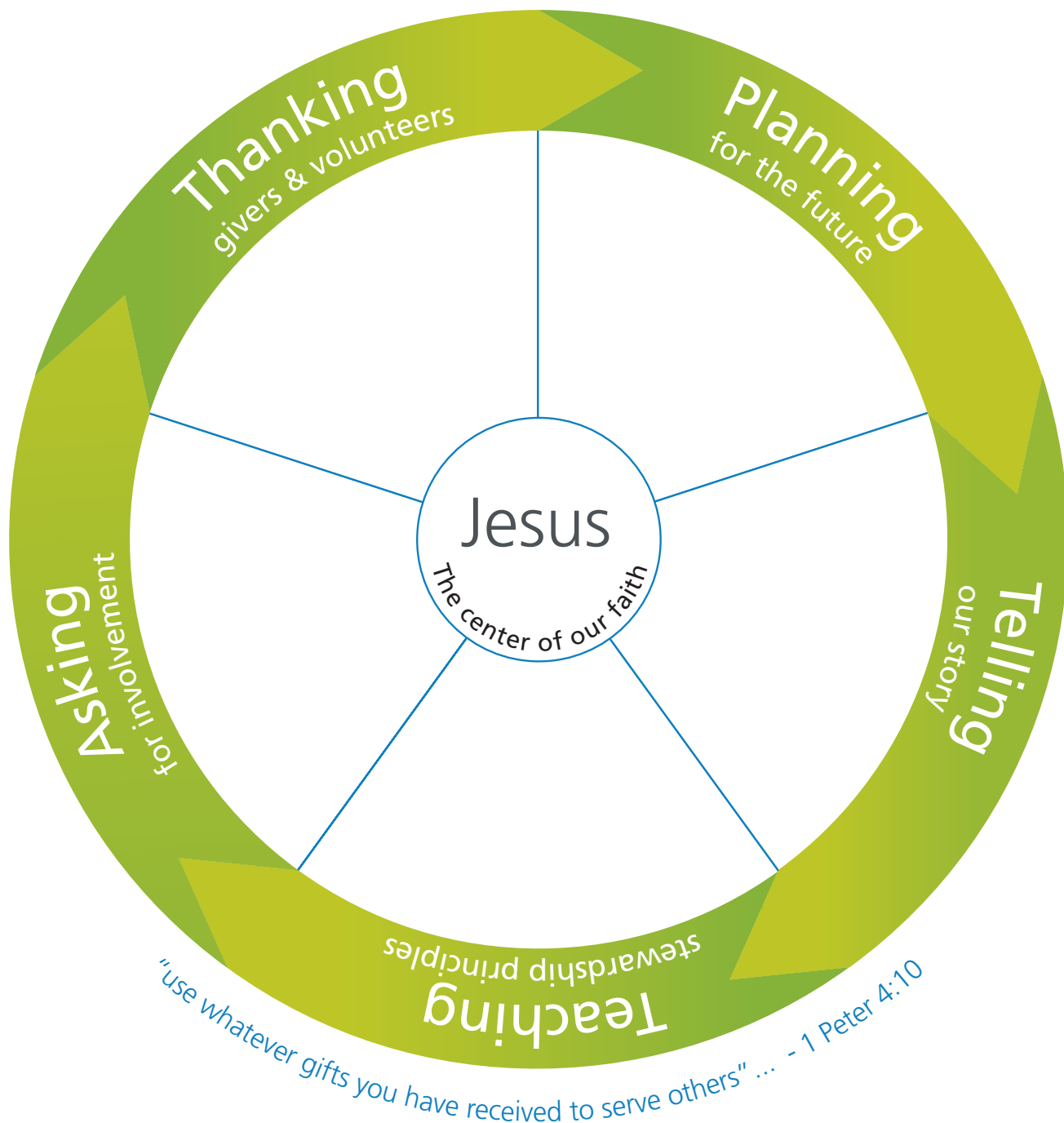
The Congregational Stewardship Ministry Wheel

Congregational Stewardship Ministry is a year-round process, usually involving the following five basic activities. Listed below are some of the key elements of each activity.



The Congregational Stewardship Ministry Wheel

Congregational Stewardship Ministry is a year-round process, usually involving the following five basic activities. Use this tool to note which activities are working well in your church, and which could use more attention.



Stewardship ministry assessment tool

For churches to strengthen their stewardship ministry

Introduction

A church's financial stewardship ministry happens year-round. It usually encompasses five major areas of church life that involve some key activities throughout the year. See the Stewardship Ministry Wheel from Everence® for an illustration of these areas.

This assessment tool is designed to help your stewardship leaders discern the areas where your church could strengthen your stewardship ministry. Note that not everything will be accomplished in one year!

Stewardship ministry growth and change is an ongoing, multi-year process. So after you complete this assessment, prioritize the activities you would like to begin working on this year, and note those that can wait until later.

To complete this assessment

We suggest stewardship and finance team members help complete this assessment. Then compile all responses to get a sense of direction for your stewardship ministry.

Church information

Does a pastor serve on the stewardship or finance team? Yes No

Your name: _____

Date: _____

Name of church: _____

City and state: _____

Estimated annual budget: _____

Average number of weekly attenders: _____

Do you have an Everence stewardship advocate? Yes No

Check all the activities that you think your church should focus on in the next few years.

Planning for the future

Update our church vision and goals

Identify capital projects

Start an endowment fund

Consider a building loan

Establish policy for gift acceptance

Follow best practices in our financial operations

Resource our stewardship leaders

Other: _____



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Telling our church's story

- Share our church's vision for ministry
- Tell stories of changed lives from our church ministries
- Preach on biblical stewardship
- Include stewardship in worship
- Create a narrative budget
- Other: _____

Teaching stewardship and generosity

- Biblical stewardship principles and teachings
- Money-management classes for Christians
- Education on planned-giving concepts and tools
- Money education for youth and young adults
- Mentor people with financial challenges
- Help people deal with debt
- Other: _____

Summary

What is working well in your stewardship ministry? _____

What challenges do you face in your stewardship ministry, and which activities above would you like to focus on in the coming year?

How could Everence be helpful to your church in strengthening your stewardship ministry? _____

Talk to your Everence Stewardship Consultant for information about the stewardship ministry wheel and for assistance with your stewardship ministry.

Asking for gifts

- Create a commitment/pledging system
- Provide online/electronic giving options
- Provide alternative avenues for giving (special events, etc.)
- Update and communicate current capital and other needs
- Include the church in one's will or estate plans
- Invite IRA charitable gifts from attenders who are 70 ½ + years old
- Other: _____

Thanking donors

- Send notes and make personal visits
- Include pastors and church leaders in thanking
- Use financial statements to thank and share stories
- Create regular celebrations
- Other: _____

Stewardship ministry: Thanking people

Best practices for churches to thank donors

Why we should say thank you

If asked, many people who give money to our churches would say there's no need to say thank you.

But is that a reason not to? Most thriving nonprofits recognize the importance of two simple words, "Thank you!" *Network for Good* has researched the value of saying thank you to donors and offers these findings on why it's important:

- *Survival*: The number one reason that donors stop supporting a nonprofit is the way they were treated by the nonprofit.
- *Success*: Your gratitude helps bond a donor to your cause.
- *Differentiation*: Most nonprofits are terrible at expressing gratitude. If you're good, you stand out.
- *Manners*: Saying thank you often and well is simply the right thing to do.

These same principles carry over to why church leaders should express gratitude to those who contribute financially to the ministry of their churches.

Treating donors like volunteers

We don't have any problem thanking children or their leaders who contribute in a worship experience. We gladly acknowledge the contribution made by a choir or someone who shares an experience with a ministry or service project. We commission lay leaders to serve and thank them for their willingness to give of their time for these vital roles.

In Romans 12:6-8, Paul lists a variety of gifts that are represented in the body of Christ such as prophecy, ministry, teaching exhortation and giving. Giving is a spiritual gift, among many others, and we are encouraged to participate in exercising this gift for the common good.

Why thank some who give of themselves on a Sunday morning, but neglect others – those who contribute financially? Maybe we need to start by not being so silent about the presence of this gift among us and acknowledging those who excel at it, just like we recognize people who excel in other areas.

A concern about wealth

A major caution I hear about saying thank you to those who give money is that we risk showing partiality to those with wealth (James 2:1-7). If we have this concern, we would need to be consistent and stop thanking anyone for anything they do for the benefit of the whole within the life of the church.

In truth, we have made finances way too important by creating this taboo about talking about money and even thanking people who give generously. This veil of secrecy is not what God intended, and it's certainly not what Paul practiced as he commended the church in Macedonia for giving far more generously than other churches with even greater financial means (2 Corinthians 8:1-7).

How to say thank you

Charles Lane in his book *Ask, Thank, Tell* identifies some ways to acknowledge this gift of giving and express appreciation for those who embody it. He suggests that the church should nurture a culture of thanksgiving. This goes back to the gift of exhortation.



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First, gratitude should include all the ways people contribute to the ministry of the church – including financial generosity. The amount of one's contribution is not as important as the fact that people participate in this practice as instructed by scripture (1 Corinthians 16:1-4).

- *We start by thanking God* for the gifts we receive, which is probably the easiest expression of gratitude to express.
- *We thank those who recognize that gifts from God aren't to be hoarded* but are to be passed along.
 - It is good and appropriate to thank those who give financially to your ministry as well as those who volunteer time and specific skills needed by the body.
 - Invite a variety of people besides the pastor or treasurer to say thank you, such as, the Sunday School superintendent, youth leaders or youth who are supported by the financial ministry of the church. They should have an opportunity to say how financial gifts help expand God's work where they serve.

- Thank people in a general way in corporate worship and personally through notes and individual conversations.
- Thank people sooner rather than later.
- In some cases, a meal or trip that allow people to hear or see how their gift benefited other people is an excellent way to express appreciation.

Saying thank you is one of those courtesies we learn as children, and we typically are good at expressing, except to financial givers in the church. There certainly are cautions to be considered as we move into what may be new territory. But keeping silent on this matter of expressing thanks for financial gifts doesn't reflect good practices either.

Each church and its context are different. We encourage you to host a conversation with your leadership groups and begin testing small steps toward creating a culture of gratitude at all levels of church life, including financial giving.

Gratitude should include all the ways people contribute to the ministry of the church – including financial generosity.

Protecting children and vulnerable individuals

Everence offers **Safe Church Grant** to support churches



Everence® supports churches in protecting children, teens and vulnerable individuals from harm with the **Safe Church Grant**. This grant helps to reimburse churches for costs they incur to keep people in their care safe from sexual or other forms of abuse.

With this grant, Everence supports the healthy development of churches as they contribute to the good spiritual and emotional health of their attendees. The grant can be used to develop policies, train people or implement programs within their church ministries.

How to apply

Churches with an Everence Stewardship Advocate may apply for the one-time (non-matching) grant of up to \$350 to reimburse churches for program expenses incurred within the last 12 months to protect children, teens or others from sexual, physical, emotional/psychological or other forms of abuse.

Learn more

More details – including a downloadable grant application – are available at everence.com/safe-church-grant.

Questions? Contact Kenda Mishler, Everence Member Benefits Manager, at kenda.mishler@everence.com or (800) 348-7468 ext. 3388.



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Safe Church Grant application



For office use only

Grant # _____

Everence® offers the Safe Church Grant to help churches develop policies, train people and implement programs to protect children, teens and other vulnerable individuals from sexual, physical, emotional/psychological and other forms of abuse.

Grant guidelines

- Churches are eligible for a one-time grant of up to \$350. (No church match is necessary.)*
- Churches must have an Everence Stewardship Advocate.
- Expenses for programs to protect children, teens and other individuals from sexual, physical, emotional/psychological or other forms of abuse must have been incurred within the last 12 months of the application submission date.
- Grants are available until Dec. 31, 2019, or until Everence has distributed all funds.

To apply

To apply for a Safe Church Grant, Stewardship Advocates should complete the application below. Questions may be directed to Kenda Mishler, Everence Member Benefits Manager, at kenda.mishler@everence.com or (800) 348-7468 ext. 3388.

Church name _____

Address _____
Street City State ZIP

This grant will reimburse costs for the following policy, program or services:

1. The total cost of the church's program: \$ _____
(Include a receipt or other verification of what you paid.)
2. Grant amount requested (*\$350 maximum*): \$ _____

Name of Stewardship Advocate _____

Address _____
Street City State ZIP

Phone _____ Email _____

Advocate signature _____ Date _____

Please submit the completed application and supporting documents on program costs via fax, email or mail.

- **Fax: (574) 537-6639**
- **Email: sharingfund@everence.com**
- **Mail: Everence, Attn: Sharing Fund, PO Box 483, Goshen IN 46527**

**This grant is separate from the Everence Sharing Fund and does not affect how much a church receives in annual Sharing Fund grants.*

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1110 N. Main St.
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everence.com

Toll-free: (800) 348-7468
T: (574) 533-9511

Dive deeper into your role in 2019



Join the 2019 informative webinars for stewardship advocates

Gain ideas, learn tips and hear best practices. Help your church advance its stewardship ministry. Get the most from your role as stewardship advocate!

Attend these webinars

Jan. 10: Budgeting and debt counseling

April 11: Advocate stories

July 11: Banking services

Oct. 10: Telling the Everence story

To sign up

Watch for an email invitation approximately three weeks before each event. Then simply RSVP.

We look forward to having you join us!

