

**Faith and Finances: Money Management and Pastoral Leadership\***  
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In 2005, the Auburn Center for the Study of Theological Education published *The Gathering Storm: The Educational Debt of Theological Students*.<sup>1</sup> This study found that a growing number of theological students already carrying significant undergraduate educational debt continue borrowing to complete their ministry education. As a result, an increasing number of seminaries find it necessary to provide financial counseling for their students, many of whom demonstrate little or no aptitude for managing their own finances.

The study raised other important questions: Is there a relationship between personal and congregational financial responsibility? Can students unable to manage their own money be expected to manage a parish's resources effectively? Why are theological school graduates often ill-prepared to understand the complicated relationship between pastoral ministry and money?

Underlying such questions are the broader issues of "faith and finances." What is the relationship between our faith commitments and our economic lives? How do the teachings of Jesus and our theological traditions inform our views of work, possessions, and financial responsibility? How do the issues of faith and finances relate to effective pastoral leadership?

Following the publication of *The Gathering Storm*, the Auburn Center sponsored a follow-up study to determine what a representative number of theological schools are doing in the area of faith and finances; how selected church and denominational leaders view the effectiveness of seminary graduates as financial managers; and what might be done by schools, churches, and other religious organizations to help pastors provide better leadership in financial matters.

### **Design of the Study**

The resulting study had three parts: 1) data gathering from seminary and church leaders; 2) a symposium consisting of selected conversation partners to explore faith and finances issues; and 3) a written report to share findings, recommendations, and suggested readings to be distributed to ATS schools and church bodies. This article summarizes the report prepared for the Auburn Center study.

The study examined the curricular offerings on faith and finances in one hundred representative (i.e., mainline Protestant, evangelical, and Roman Catholic) schools

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<sup>1</sup> Anthony Ruger, Sharon L. Miller, and Kim Maphis Early, *The Gathering Storm: The Educational Debt of Theological Students*, Auburn Studies No. 12 (New York: Auburn Theological Seminary, 2005).

affiliated with the Association of Theological Schools and discovered that while a few seminaries offered specific courses on faith and finances, many more schools included such issues in a variety of other courses (e.g., pastoral ministry, pastoral ethics, church administration, pastoral leadership, etc). By far the largest number of seminaries did not address these matters anywhere in their curriculum.

Interviews with church leaders, mainly from mid-level judicatories and local congregations, uncovered varying opinions on the effectiveness of pastors as financial managers, the extent to which theological schools are responsible for the performance of their graduates, and the best ways to assist pastors become effective financial leaders.

As a result of the data-gathering, we invited twenty-five seminary and church personnel for a one-day symposium at ATS headquarters in Pittsburgh on June 21, 2007. They were a cross-section of denominational officials, seminary administrators and faculty, and staff from ATS, the Lilly Endowment, and the Auburn Center (the complete roster is listed at the end of the article). Catholic participants included Bro. Bernard Stratman, Seminary Department, National Catholic Educational Association; Dr. Katarina Schuth, OFM, professor, St. Paul Seminary School of Divinity; and Mr. Michael Brough, National Leadership Roundtable on Church Management.

### **Project Findings**

The day-long symposium identified a number of important issues with a direct bearing on the topic of faith and finances.

#### ***Why it is so difficult to talk about money.***

Participants agreed that most people in our culture find it difficult to discuss money, especially if it is their own. Much of this reluctance is traceable to the ambivalent attitudes toward wealth and poverty, material possessions and spiritual values that are so pervasive in North American culture. Seminary students and their teachers, pastors and their parishioners are not exempt from this confusion. “You cannot serve both God and Mammon” (Matthew 6:24) raises more questions than it answers.

North American Christians have never agreed on how the teachings of Jesus and issues of wealth and poverty fit together. These contested understandings can be seen in the growing number of books on the complicated relationship between faith and finances. They include theological and biblical studies on the use of money and possessions, historical and sociological analyses of the role that money has played in funding ministry, and practical helps on personal and congregational stewardship (See appendix for titles). In *God and Mammon in America*, Robert Wuthnow asserted that while “religious commitment still exerts a significant influence on economic behavior in the United States, . . . its influence is often mixed, leading to more ambivalence than to informed ethical decisions or to distinct patterns of life.”<sup>2</sup> He argued that Americans have great

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<sup>2</sup> Robert Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 5.

difficulty expressing how their faith influences their views on work and money and placed much of the blame on the reluctance of religious leaders to address such issues.<sup>3</sup>

Wuthnow also noted the pervasive belief that one's financial situation (income, debt, and net worth) is a private matter that is nobody else's business. Such reticence actually increases as one's financial condition declines. A number of symposium participants suggested that feelings of shame may play a major role in some people's reluctance to speak of personal financial matters or exert financial leadership. Persons deeply in debt and unable to manage their own affairs are embarrassed by their lack of self-discipline and knowledge of financial matters. Understandably, church leaders who are themselves in poor financial shape are less likely to assume financial leadership in their congregations or advise others in financial matters for fear of being accused of hypocrisy or incompetence.

Of course, sometimes feelings of shame or embarrassment grow out of simple ignorance, not personal financial failure. Many spiritual leaders feel unqualified to function as financial leaders because they know nothing about how to make a budget, manage a congregation's financial assets, or make sense out of a quarterly financial statement. Fortunately for many, but not all ill-equipped pastors, their parishes have others to assume such responsibilities for them: deacons, the church board, a finance committee, a volunteer or paid business manager, and the like. The big down side to the pastor's bowing out of the church's financial leadership is that the crucial connection between ministry and money gets ignored. Like it or not, in congregational life, the allocation of funds is a theological activity, an expression of Christian piety and values. Who is better qualified than the pastor to raise the theological implications of how the congregation manages its resources for current and future ministry? Avoidance of such issues may be understandable, but it is nevertheless irresponsible. Pastors who opt out of the church's financial leadership may be guilty of negligence.

### ***Who is responsible for producing pastors with financial leadership skills?***

It would be easy to blame the seminaries for pastoral financial incompetence since most of them give little attention to faith and finances issues. If a school's curriculum is an expression of its fundamental values, then it seems obvious that developing financial management skills in future pastors is simply not on most schools' radar screen.

While some institutions are deeply committed to helping students grapple with faith and finance issues, most seminaries tend to ignore them. Symposium members suggested a number of reasons for this neglect:

- The curriculum is already full; and other concerns have to take precedence. As every veteran administrator and faculty member knows, seminary degree requirements are the product of intense political negotiations over time, which

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<sup>3</sup> Ibid., 6, 257-258.

- explains why most classes of this kind, when they are offered, are electives, not required courses.
- Seminary faculties often do not include professors with expertise in faith and finances issues, including those who teach the ministry courses. This explains why most of these classes are taught by adjunct professors who are either retired or current pastors.
  - In many theological schools, faith and finances issues are contested concepts, with strong ideological biases against business, marketing, or commercial concerns. There is an obvious irony here: where would theological education be without the largess of one of the U.S.'s most successful pharmaceutical companies or the contributions of successful capitalists?
  - There is the conviction that a theological school is not the best place for students to learn such practical matters. Seminaries cannot be expected to teach everything: financial management skills are best learned *in situ*, on the job and under the church's auspices, not in the seminary classroom.

Symposium members discussed the last assertion at some length. Both church leaders and seminary personnel agreed that some things are best learned *after* seminary. Even those seminaries that offer elective courses in congregational administration or financial management often find that students stay away in droves.

Many seminarians do not understand how important such matters will become later on. All educators recognize something called the "teachable moment" whose timing varies according to the student. Thus, while some seminarians do not acquire "ears to hear" until two or three years into their first pastoral assignment, when congregational financial concerns hit them hard, other seminarians already serving in congregations are eager to learn about church budgets *before* they graduate. According to adult-learning theory, adults learn best when they see the need for new information. In other words, catching students or pastors-in-the-field at their "need to know" moment will vary considerably.

There is a hitch to this argument, though. According to a number of church leaders at the symposium, for some pastors the "teachable moment" never comes. Even when schools or judicatories offer post-seminary continuing education classes or workshops in congregational finances, they do not attend. Why not? Possibly for reasons mentioned above: they are ashamed or embarrassed or have succeeded in finding someone else to handle the congregation's financial affairs. Some judicatory leaders suggested another reason: some pastors do not believe that overseeing the church's finances is part of their pastoral calling. Pastors should be concerned with spiritual matters, not financial ones: Pastors should concern themselves with Word and Sacrament; qualified lay people should manage the money.

How do pastors come to believe that such issues are not their concern or that they should pass along financial leadership responsibilities to others? That question brings us back full circle to the seminary curriculum. When respected teachers do not make the connection between financial leadership and effective parish ministry is it surprising that some new pastors do not think it is part of their job description? No one expects

theological schools to carry the entire load of preparing pastors; but the consequences of ignoring financial leadership are far-reaching.

In fact, many Protestant denominations regularly address these issues themselves. Judicatory leaders at the symposium described a number of their own church-based programs to help pastors and parishioners with financial needs. Some of our symposium conversation partners were denominational employees who provided such services: they put on weekend conferences and retreats, half-day workshops, and served in various consulting capacities. Such programs not only assisted congregants put their financial house in order, they also helped them see the relationship between money and ministry and how to think theologically about the congregation's operational, ministry, and capital expenditures. Certainly the churches themselves have a stake in supporting pastors, improving their performance, and ensuring the financial viability of local congregations.

Similar patterns can be seen in the Roman Catholic Church and its seminaries. The *Program of Priestly Formation* (5<sup>th</sup> edition),<sup>4</sup> by far the most elaborate and sophisticated set of guidelines for seminary education, has relatively little to say about these issues. *PPF* does recommend that candidates applying for admission to seminary be evaluated for their financial indebtedness, their ability to handle personal finances, and their aptitude for learning principles of good stewardship (sec. 58).<sup>5</sup> But in its lengthy section on pastoral formation, the *PPF* has very little to say about the need for financial skills in leading the congregation. Here is the sum total of what the *PPF* says about the training of seminarians as financial leaders:

The pastoral formation program should provide opportunities for seminarians to acquire the basic administrative skills necessary for effective pastoral leadership, recognizing that programs of continuing education and ongoing formation will be necessary to equip newly ordained priests to assume future responsibilities as pastors. Additional leadership skills include an ability to manage the physical and financial resources of the parish, including educating parishioners about the gospel value of stewardship, and an ability to organize parochial life effectively to achieve the goals of the new evangelization (sec. 239).<sup>6</sup>

This is a good statement, as far as it goes. It assumes that newly-ordained priests will have both time and opportunity to acquire such administrative skills before assuming pastoral duties. In the past, priests often served *decades* under a parish pastor before they became pastors themselves. But with the current priest shortage, new priests assume pastoral responsibilities much more rapidly, often only two or three years after ordination, which leaves much less time to acquire pastoral skills. Without speeding up the training process both *during and after* seminary, it is doubtful that most new pastors

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<sup>4</sup>*Program of Priestly Formation*, 5<sup>th</sup> ed. (Washington, D.C.: United States Conference of Catholic Bishops, 2006).

<sup>5</sup> *Ibid.*, 25.

<sup>6</sup> *Ibid.*, 81.

will have the necessary know-how to manage the finances of even a small parish, let alone a large and complex congregation.

How well are these *PPF* guidelines being implemented in Catholic seminaries; and how well are congregations being managed? According to many concerned Catholics, not very well. A number of new ventures have been started to raise the quality of church management. The National Leadership Roundtable on Church Management was recently founded by reform-minded laity (many of them successful business people), clergy, and religious “to promote excellence and best practices in management, finances, and human resources development . . . by greater incorporation of the expertise of the laity.” The NLRCM recognizes that because of the priest shortage, laypeople must play a larger role in running parish business—or at least in showing priests how it should be done. The National Leadership Roundtable sponsors conferences, workshops, and symposia and makes available numerous publications and electronic resources to improve the quality of such leadership. Likewise, three Catholic universities (rather than seminaries) have started new programs in church management: Villanova University, Boston College, and the University of Notre Dame. The Seminary Department of the National Catholic Educational Association is using its *Seminary Journal* to promote similar reforms within the seminaries. These initiatives encourage the church’s hierarchy to address the same faith and finances issues being discussed in Protestant schools and denominations.

### ***Recommendations***

Everyone at the symposium agreed that it was time for both churches and theological schools to give more attention to faith and finances issues. Here are some recommendations that grew out of the project:

**Seminary curriculum.** Seminary graduates serve churches with radically different financial resources and needs. Some congregations struggle with declining memberships, shrinking budgets, and learning how to do with less. Others grapple with the high cost of establishing new ministries, adding staff members, and expanding their facilities. What kind of leaders do such parishes need to succeed in an economy increasingly under stress? It seems clear that theological schools can no longer ignore the importance of financial leadership in pastoral ministry. The stakes are too high: the future of many congregations depends on the ability of their pastors to lead them through choppy financial waters. All seminaries need to make sure that their pastoral students are getting what they need to succeed in financially complex and challenging situations.

What is required to manage church finances well? Certainly some basic financial skills are necessary: for example, understanding basic accounting methods and possessing the ability to read a quarterly financial statement. But technical know-how is not enough. Also required is sound judgment that grows out of religious and ethical values rooted in a clearly articulated theology of stewardship. Are theological schools providing their graduates such skills and values?

Some seminaries offer remarkably creative and transformative ministry courses on faith and finances as part of the regular course curriculum. A number of symposium participants shared their own syllabi, which used a variety of approaches and activities that were academically sound and remarkably practical. One course required students to bring to class their own congregation's budget for analysis and reflection; another mandated that each student have a personal consultation with the professor about their own financial habits and leadership potential. All demonstrated great sensitivity to student resistance and used various ways to overcome it. In short, there are many ways to expose students to theological reflection and skill development.

Symposium participants also observed that issues of faith and finances should be addressed throughout the curriculum, not just in the ministry classes. If one knows where to look, one can find faith and finances embedded in all the theological disciplines. What does the Bible teach about wealth and poverty, possessions and the life of service? How have Christians in the past struggled with economic issues and the teachings of Jesus? How should a theology of stewardship impact personal and corporate life? What kind of theological and ethical issues are involved in financing congregational or social ministries? When teachers of biblical studies, church history, theology, and ethics raise such issues in their classes, they show how faith and finances matters are crucial to both academic life and Christian discipleship.

**Financial mentors.** Just as students need academic and spiritual mentors, they also need financial ones. Even in schools where faith and finances get little curricular attention, there are bound to be some faculty members who are remarkably savvy about finances. They need to be encouraged to speak openly and personally about their convictions and experiences. How do these faculty members live on their salaries? What kinds of financial choices are required to live a balanced life? Do they ever struggle with debt or getting their spending under control? How do their theology and Christian values influence their finances? Have they found ways to be savers and investors as well as givers? What are reasonable expectations for living well and responsibly in today's world?

Similarly, pastors who have become successful financial leaders in their congregations may also serve as mentors to seminarians and fellow pastors. One symposium member has gathered a group of fellow pastors to discuss financial matters in their personal and pastoral lives. Such peer influence and encouragement may help reluctant pastors get the help they and their congregations need.

Some symposium participants suggested that seminary leaders—senior administrators and board members—may also serve as important financial mentors in the way they manage the seminary's resources. How does the seminary model its own financial responsibility, make ethical decisions about operational and capital spending, or choose between short- and long-term alternatives? Like many congregations, theological schools find themselves under tremendous financial pressure: deferred maintenance, shrinking denominational contributions, and shifting patterns of donor support. The future of

educational institutions likewise depends on good financial leadership. Here is another way to teach students valuable lessons they can use later on.

**New partnerships.** Everyone at the symposium agreed that a better working relationship between the churches and the seminaries was needed. What do the churches really want and need? What can the seminaries reasonably provide? Can schools and churches find a doable division of labor in giving students and pastors the theological perspective and practical skills needed to be effective financial leaders?

A good starting point in developing a working relationship between churches and schools is better communication. Both sides need to state clearly what they are now doing and what they expect or need from the other. While some schools may not want to provide the technical skills necessary for congregational financial management (though symposium colleagues demonstrate that it can be done), all seminaries can examine how financial leadership relates to pastoral ministry. In short, seminaries should do what they do best: provide the biblical, theological, historical, and ethical resources to enable students to develop a robust theology of stewardship. Otherwise, seminary graduates might enter the pastorate thinking that overseeing the church's finances is somebody else's job. Financial leadership is not just an exercise in *technique*; it is a spiritual calling on behalf of the faith community, deeply rooted in a well-thought-out theology of stewardship that includes all of life.

The churches can help the seminaries by addressing some of their own institutional issues. Seminaries are not the only ones to blame for financially incompetent pastors. The schools educate and graduate; the churches evaluate and ordain. Many churches need to re-examine their standards for pastoral leadership. Why do not denominations require a minimum of congregational financial management skills for ordination? If the churches believe that financial health is so crucial for effective congregational ministry, why do they not provide more support for pastors and hold them accountable for their financial leadership? As one former seminary president put it, "It is easy for the churches to criticize the seminaries for producing financially incompetent pastors; but it is the churches that ordain them! Don't blame the seminaries: if the churches required financial competence for ordination, the schools would quickly change their curriculum to prepare them."

Evidently that is easier said than done. Thanks to variations in church polity, it is hard to generalize; but it is safe to say that many denominations struggle with their own institutional and structural constraints. Denominations define the ministry and exercise authority over their ministers differently. In the so-called free churches, congregations ordain ministers; and denominational leaders have little real power to enforce standards, mandate continuing education, or evaluate clergy performance. In hierarchical and connectional churches, of course, the system is much less voluntary. But even in such denominations, candidates for ordination are not required to demonstrate such skills or training; and the performance of ordained clergy is not easily or consistently monitored. As church leaders at the symposium freely confessed, they often lack the authority to compel deficient ministers to get the help they need. Nevertheless, if church leaders put

their institutional weight behind the need for pastors to function as financial leaders and joined with seminary leaders in providing useful venues for training, pastors and congregations would benefit.

Once both schools and churches can agree that financial leadership development is a cause worth supporting, good things can happen: revising syllabi and curricula, providing extra-curricular opportunities for information and training, cooperating with each other in continuing education offerings, developing and making available sophisticated materials to help pastors acquire new skills, and the like.

## **Conclusion**

Not aspiring to be the definitive last word on the subject, this study set out to identify issues, provide some practical resources, and encourage the conversation among theological schools and the churches they serve. Despite the diversity represented in the symposium, all agreed that it was time for both schools and denominations to give more attention to faith and finances issues. Given the rather dramatic realignments of religion in North American culture, the financial stresses on congregations are increasing. If pastors are not able to provide effective financial leadership, many local churches will suffer accordingly.

## **Appendix**

### **Symposium Participants**

#### *Church/denominational leaders:*

Rev. Kevin Armstrong, pastor, North United Methodist Church, Indianapolis  
Mr. David Bennett, Director of Development, Growing Healthy Churches (ABCUSA)  
Mr. Michael Brough, National Leadership Roundtable on Church Management (RC)  
Bishop Paul Lindahl, Chicago Synod of the ELCA  
Rev. Fred Milligan, Associate for Stewardship (PCUSA)  
Rev. Greg Strand, Dir. of Biblical Theology and Credentialing (Evangelical Free Church)  
Bro. Bernard Stratman, Seminary Department, National Catholic Educational Association

#### *Seminary Personnel:*

Dr. Marty Butler, dean, Nazarene Theological Seminary  
Dr. David Cooksey, professor, Ashland Theological Seminary  
Dr. David Esterline, dean, McCormick Theological Seminary  
Dr. Leah Gaskin Fitchue, president, Payne Theological Seminary  
Mr. Howard Freeman, dir. of development, Gordon-Conwell Theological Seminary  
Dr. Julia Gatta, professor, University of the South School of Theology  
Dr. David McQuitty, professor, Southwestern Baptist Theological Seminary  
Dr. William K. Quick, professor, Duke University Divinity School  
Dr. Dianne Reistroffer, professor, Louisville Presbyterian Theological Seminary  
Dr. Katarina Schuth, OFM, professor, St. Paul Seminary School of Divinity

Dr. Marilyn Stavenger, professor, Eden Theological Seminary

*Others:*

Dr. Dan Aleshire, Executive Director, ATS

Dr. Chris Coble, Program Director in Religion, the Lilly Endowment

Dr. Robert Lynn, former Program Director in Religion, the Lilly Endowment

Mr. Chris Meinzer, director of finance and administration, ATS

Dr. Sharon Miller, Associate Director, the Auburn Center

Mr. Anthony Ruger, Senior Fellow, the Auburn Center

Dr. Timothy Weber, consultant/program director, the Auburn Center

**Selected Reading List**

The following books were suggested by members of the symposium.

**Money and Ministry**

Chaves, Mark and Sharon Miller. *Financing American Religion*. Walnut Creek, CA: Alta Mira Press, 1999.

Haughey, John C., S.J. *Virtue and Affluence: The Challenge of Wealth*. Kansas City: Sheed and Ward, 1997.

Hoge, Dean, et al. *Money Matters: Personal Giving in American Churches*. Louisville: Westminster/John Knox Press, 1992.

Hoge, Dean, et al. *Plain Talk About Churches and Money*. Bethesda, MD: The Alban Institute, 1997.

Hotchkiss, Dan. *Ministry and Money: A Guide for Clergy and Their Friends*. Bethesda, MD: The Alban Institute, 2002.

Wuthnow, Robert. *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe*. New York: Oxford University Press, 1997.

\_\_\_\_\_. *God and Mammon in America*. New York: The Free Press, 1994.

\_\_\_\_\_. *Poor Richard's Principle: Recovering the American Dream through the Moral Dimension of Work, Business, and Money*. Princeton: Princeton University Press, 1998.

**Biblical Studies**

Alexander, John F. *Your Money or Your Life: A New Look at Jesus' View of Wealth and Power*. San Francisco: Harper & Row, 1986.

Bassler, Jouette. M. *God and Mammon—Asking for Money in the New Testament*.

Nashville: Abingdon, 1991.

Blomberg, Craig. *Neither Poverty Nor Riches: A Biblical Theology of Possessions*. Downers Grove, IL: InterVarsity Press, 2001.

Getz, Gene. *A Biblical Theology of Material Possessions*. Chicago: Moody Press, 1990.

Schenkel, Albert. *The Rich Man and the Kingdom*. Minneapolis: Fortress Press, 1995.

Wheeler, Sondra Ely. *Wealth as Peril and Obligation: The New Testament on Possessions*. Grand Rapids: Eerdmans, 1995.

### **Congregational Studies**

Ammerman, Nancy T., et al. *Studying the Congregation: A New Handbook*. Nashville: Abingdon, 1998. (See chapter 5 on congregational resources.)

Barrett, Wayne C. *Get Well! Stay Well! Prescriptions for a Financially Healthy Congregation*. Nashville: Discipleship Resources, 1998.

Bergstrom, Richard, Gary Fenton, and Wayne Pohl. *Mastering Church Finances*. Portland, OR: Multnomah Press, 1992.

Berkley, James D. *The Dynamics of Church Finance*. Grand Rapids: Baker Books, 2000.

Callahan, Kennon. *Giving and Stewardship in an Effective Church: A Guide for Every Member*. San Francisco: Jossey-Bass, 1997.

Durall, Michael. *Creating Congregations of Generous People*. Herndon, VA: The Alban Institute, 1999.

Hoge, Dean, Patrick McNamara, and Charles Zech, *Plain Talk About Churches and Money*. Herndon, VA: The Alban Institute, 1998.

Holck, Manfred. *Church Financial Manual*. Kansas City: Beacon Hill Press, 1986.

Hudnut-Beumler, James. *Generous Saints: Congregations Rethinking Ethics and Money*. Bethesda, MD: The Alban Institute, 1998.

Jeavons, Thomas H. and Rebekah Burch Basinger. *Growing Givers' Hearts: Treating Fundraising as a Ministry*. San Francisco: Jossey-Bass, 2000.

Malphurs, Aubrey, and Steve Stroope. *Money Matters in Church: A Practical Guide for Leaders*. Grand Rapids: Baker Books, 2007.

Mead, Loren. *Endowed Congregations: Pro and Con*. Washington, DC: The Alban Institute, 1991.

\_\_\_\_\_. *Financial Meltdown in the Mainline?* Bethesda, MD: Alban Institute, 1998

Pappas, Anthony. *Money, Motivation, and Mission in the Small Church*. Valley Forge: Judson Press, 1996.

Ronsvalle, Sylvia, and John Ronsvalle. *Behind the Stained Glass Windows: Money Dynamics in the Church*. Grand Rapids: Baker Books, 1996.

Schaller, Lyle. *The New Context for Ministry: The Impact of the New Economy on Your Church*. Nashville: Abingdon, 2002.

Toller, Stan, and Elmer Towns. *Developing a Giving Church*. Kansas City: Beacon Hill Press, 1999.

Walrath, Douglas A. *Making It Work: Effective Administration in the Small Church*. Valley Forge: Judson Press, 1994.

Zech, Charles. *Why Catholics Don't Give . . . and What Can Be Done About It*. Huntington, IN: Our Sunday Visitor, 1999.

Zech, Charles, et al, eds., *Money Matters: Personal Giving in American Churches*. Louisville: John Knox/Westminster, 1996.

### **Historical Studies**

Gonzalez, Justo L. *Faith and Wealth: A History of Early Christian Ideas on the Origins, Significance and Use of Money*. San Francisco: Harper & Row, 1990.

Eskridge, Larry, and Mark Noll, eds., *More Money, More Ministry: Money and Evangelicals in Recent North American History*. Grand Rapids: Eerdmans, 2000.

Hengel, Martin. *Property and Riches in the Early Church: Aspects of a Social History of Christianity*. Philadelphia: Fortress Press, 1974.

LeGoff, Jacques. *Your Money or Your Life: Economy and Religion in the Middle Ages*. New York: Zone Books, 1988.

Lindberg, Carter. *Beyond Charity: Reformation Initiatives for the Poor*. Minneapolis: Fortress Press, 1993.

\_\_\_\_\_. "Luther on the Use of Money." *Christian History*, 6/1 (1987): 17-19, 34.

Madden, Mary Roger, S.P. *Gladly Will I Spend and Be Spent: A Brief History of the National Catholic Stewardship Council*. Washington, DC: ICSC Publications, 1999.

Noll, Mark A., ed., *God and Mammon: Protestants, Money and the Market, 1790-1860*. New York: Oxford University Press, 2001.

O'Toole, Patricia. *Money and Morals in America: A History*. New York: Clarkson Potter Publishers, 1998.

Shewring, Walter, ed. *Rich and Poor in the Christian Tradition*. London: Barnes, Oates, and Washbourne, 1948.

### **Theology of Stewardship**

Alcorn, Randy. *Money, Possessions, and Eternity*, rev. ed. Carol Stream, IL: Tyndale House, 2003.

Carter, William G., ed. *Speaking of Stewardship: Model Sermons on Money and Possessions*. Louisville: Geneva Press, 1998.

Champlin, Joseph M. *A Way of Life: Four Faith-sharing Sessions About Sacrificial Giving, Stewardship, and Grateful Caretaking*. Collegeville, MN: Liturgical Press, 2004.

Clements, C. Justin. *Time, Talent and Treasure: Reflections on the US Bishops' Model For Parish Stewardship*. Ligouri, MO: Ligouri Publications, 2006.

Derek, Robert H. *The Life of the Christian Steward: A Reflection on the Logic of Commitment*, revised. Washington, DC: ICSC Publications, 2000.

Haughey, John C., S.J. *The Holy Use of Money: Personal Finances in the Light of Christian Faith*. Eugene, OR: Wipf & Stock, 2006.

Johnson, Timothy Luke. *Sharing Possessions: Mandate and Symbol of Faith*. Philadelphia: Fortress Press, 1981.

Gill, Ben. *Stewardship: The Biblical Basis for Living*. Ottawa, ON: Summit Publishing Group, 1996.

Hall, Douglas J. *The Steward: A Biblical Symbol Come of Age*. Grand Rapids: Eerdmans, 1990.

Kantonen, T.A. *Theology for Christian Stewardship*. Eugene, OR: Wipf & Stock, 2001.

Miller, Herb. *Money Isn't Everything: What Jesus Said About the Spiritual Power of Money*. Nashville: Discipleship Resources, 1994.

National Conference of Catholic Bishops Pastoral Letter. "Stewardship: A Disciple's Response." Washington, DC: USCCB Publications, 2002.

- Powell, Mark Allan. *Giving to God*. Grand Rapids: Eerdmans, 2006.
- Ramsey, Dave. *Total Money Makeover: A Proven Plan for Financial Fitness*, 2<sup>nd</sup> ed. Nashville: Thomas Nelson, 2002.
- Rieger, Joerg, ed. *Liberating the Future: God, Mammon, and Theology*. Minneapolis: Fortress Press, 1998.
- Rodin, R. Scott. *Stewards in the Kingdom: A Theology of Life in All its Fullness*. Downers Grove, IL: InterVarsity Press, 2000.
- Ronsvalle, John, and Sylvia Ronsvalle and Milo Kaufman. *At Ease: Discussing Money and Values in Small Groups*. Bethesda, MD: The Alban Institute, 1998.
- Sider, Ronald J. *Rich Christians in an Age of Hunger*. Nashville: Thomas Nelson, 2005.
- Willmer, Wesley K. *God and Your Stuff: The Vital Link Between Your Possessions and Your Soul*. Colorado Springs: NavPress, 2002.

### **Electronic Resources**

*Bringing Our Gifts to the Table: Creating Conditions for Financial Health in the Church*. Washington, DC: NLRCM, 2006. [www.nlrcm.org/Publications/2006Report.pdf](http://www.nlrcm.org/Publications/2006Report.pdf).

*Church in America: Resources for Parish Planning in the Areas of Management, Finances and Human Resources* (DVD). Washington, DC: NLRCM, 2006. [www.nlrcm.org/DVD/default.html](http://www.nlrcm.org/DVD/default.html).

International Catholic Stewardship Conference. [www.catholicstewardship.org/en](http://www.catholicstewardship.org/en).

*A Parishioner's Guide to Understanding Parish Finances*. Washington, DC: 2007. [www.nlrcm.org/Publications/PDF.html](http://www.nlrcm.org/Publications/PDF.html).

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