

THE FIRST MONDAY REPORT

Thoughts on Fund Raising for Campus Ministry

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“CONSIDER YOUR MONEY CULTURE”

Recently I attended a gathering of campus ministry staff and board members. We began our conversation by sharing memories of money, beginning with our earliest experiences and leading up to how those experiences form our “culture” of money today. One person said that she grew up with a sense that money was magic. All you had to do is ask for it, and it appeared. Another person said that his family never had enough, so he learned to save, even hoard, what he had. Someone else learned about fairness when it came to giving and receiving money; everyone should be treated equally regardless of age or place in the family. Still another person shared an experience where money was used as power and the withholding of it was a punishment. We have each become enveloped in a “money culture” through past experiences, hard-learned lessons, or admonitions from parents and other mentors.

Those who grew up during the Depression learned to “save for a rainy day,” and find it difficult to spend money on things that are not absolutely necessary. They protect their assets. They share, but only after careful scrutiny of the need. They will join together with others to accomplish a larger task that they cannot change by themselves. Thus, we saw in the Depression generation very strong support of larger philanthropic ventures, such as the United Way and, within the church, a unified budget. “Save it now, we might need it later,” became their mantra when it came to money. Those of us who grew up on households influenced by that culture learned to do without or with less, and to creatively address financial need, by doing such things as making our own clothing or renovating a building with volunteer labor. Some see this kind of careful frugality and community spirit recycling in the current Habitat for Humanity movement, for example.

Those who are identified as “Baby Boomers” enter a money culture that focused on a “do it now” sense of entrepreneurship. The War was over and there were goods to consume, suburbs to build, and great things to accomplish. “Buy it now and pay for it later,” was the call. Credit cards appeared in every purse. Immediate gratification was the accepted style of consumerism. Money was readily available, at least by credit. Money became more powerful, as capitalism stretched its lengthy arms to embrace a burgeoning middle class. Those who grew up in Boomer households learned how to spend, but not necessarily how to save. They might defer maintenance on buildings and spend income on other items, like entertainment or automobiles. Tomorrow is uncertain; enjoy today.

The money culture of the current generation of young adults is in some ways affected by both previous generations. They know that money is often hard to come by, and they

know some of the pitfalls of overextended credit by watching their parents struggle with debt. They know, also, that they may be the first generation not to be better off than their parent's generation. They will probably have less, but they don't have any lessons in how to live with less. If they have a mantra, it's likely to be, "spend it when you have it, and when it's gone, oh well." They don't expect to save for a rainy day, for that day may never come. Even more so than their elders, they are less likely to give to larger solutions to public needs. They would rather travel to the Gulf Coast to work on a cleanup project than write a check to a relief agency. They want their contributions of energy and money to be used in an immediate, identifiable context. They want to see results and participate in shaping those results as well.

These brief examples of how a money culture develops might be useful in understanding your own personal sense of money, its power and purpose. The Ministry of Money, an organization located in Germantown, Pennsylvania, offers a variety of interesting and helpful resources that address this discernment process.¹ Often in a retreat setting, they help participants delve into questions about their personal money messages.

Borrowing that idea, consider spending some time at a meeting of your ministry board, asking members to respond to the following questions:

- What is your earliest memory of money?
- What messages about money did you learn growing up?
- Who controlled money in your family? How was that done?
- How did your family contribute to the needs of others?
- What happened when money was scarce?
- Was there a strong connection between money and your sense of self?
- How did your family prepare for the future?
- How did they deal with financial crises?
- Was money talked about openly or was it a secret not to be discussed?

A second set of questions for a subsequent meeting might be:

- What did you learn about money from your home congregation?
- Was money talked about openly and frequently, or was it only the topic of the annual boring stewardship sermon.
- Were there persons in your congregation who modeled good stewardship?
- Was tithing advocated?
- How did your congregation handle financial crises?
- Did they have an endowment fund or a savings fund for emergencies?
- Who controlled the money?
- How did your congregation contribute to benevolence causes, including synodical and churchwide support?

Perhaps at still another gathering you could ask your leadership to think about the money culture of your campus ministry. It will likely reflect both personal and congregational

¹ www.ministryofmoney.org

cultures. Participants may be surprised to find that there is very little agreement about money issues, but that it is not talked about either. Here are some additional questions:

- How is money talked about within campus ministry circles?
- Who develops and monitors the budget?
- How are students encouraged to think about stewardship?
- What will your ministry do when a financial crisis hits?
- Who makes decisions about how money is spent?
- Is there an endowment or savings account?
- What is the perception about benevolence? Is it assumed, scarce, generous, fragile, unpredictable, out of our control?
- If extra funds are needed, where will they come from?

The task of generating financial resources for campus ministry hinges in a considerable way on the individual and corporate money culture. Board members who are uncomfortable with money issues personally will have trouble asking a donor to make a gift to the ministry. Their own reluctance to discuss money will make it very difficult to have an open discussion with a relative stranger, let alone a personal acquaintance. Talking about money can be a ministry, as Henri Nouwen suggests.² But if a person has other gifts for ministry, and openly talking about money isn't one of them, that needs to be acknowledged up front and the donor call assigned to someone else.³

Board members who are accustomed to living with deferred maintenance or share an “enjoy now, pay later” approach to life will require the balance of other members who are careful financial planners on the board. Financial spontaneity needs to be complemented with fiscal accountability. Creativity needs caution, and vice versa. If “money is magic,” then who does the hard work of executing the annual fund and planning for the future? How far can you take the sense that “God will provide?” If board members put their collective head in the sand and choose not to address serious financial issues, the whole ministry is placed in jeopardy. It may be beneficial to talk about your money culture before emergencies call for it.

Finally, it would be helpful to ask board members to talk about their understanding of church benevolence. Do they think that more will be available if they press the power buttons? Whine for it? Use it deceptively? (Is there a corporate adolescence?) Do they plan to use it wisely? Are those who provide benevolence support seen as generous or stingy? Is gratitude expressed in return?

Think on these things. It will make your ministry stronger.

Galen Hora
Office of Campus Ministry Advancement

² Henri J.M Nouwen, *The Spirituality of Fund-Raising*, (Henri Nouwen Society: Richmond Hill, Ontario, 2004).

³ “The reason for the taboo is that money has something to do with that intimate place in our heart where we need security, and we do not want to reveal our need to give away our security to someone who, maybe only accidentally, might betray us.” p. 14

