

stuff you wish they taught in seminary



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*14 Reasons*

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**WHY PASTORS AVOID  
PREACHING ABOUT MONEY**

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RICH BIRCH



# 14 REASONS WHY PASTORS AVOID PREACHING ABOUT MONEY

Today we're honored to have John Finkelde guest posting for us. He pastored at [C3 Church Hepburn Heights](#) in Western Australia for 30 years and now provides [church consulting and coaching](#) with his wife, Dianne, to the larger body of Christ.

The atmosphere was colder than an arctic winter.  
Palpable hostility was written all over some faces.  
Yes that's right.

I was preaching about money.

It was the first series I'd ever done on the 'forbidden' topic.

I know that preaching about money is one of the topics that pastors avoid and even hate.

**Here are 14 reasons why pastors really don't like addressing this topic.**

- **Fear of Failure** // Money is one of the two topics pastors prefer to avoid. The other one? Sex. The money territory is peppered with landmines which are hard to avoid. When pastors get on this high wire they know that there's a high risk of failure. They could say the wrong thing, sound the wrong note, look the wrong way or drop the ball because of nerves and the (occasional) hostile face.

- **They Don't Want To Be That Guy** // That guy is a prosperity preacher. That guy is a pastor who always prattles on about money. That guy is the pastor who seemingly fulfills the proverb "the church is only after your money". And no pastor wants those labels.

- **Lack of Training** // I was never trained in how to preach about money so when it came to this thorny topic I felt insecure. I think most pastors are in the same boat. No one has shown them how to preach on money or what to say. Uncertainty leads to indecision then procrastination sets up camp and ultimately avoidance rules the heart. Pastors get discouraged and people are not disciplined. These are terrible results.

- **Dearth of Financial Intelligence** // The majority of pastors I know have not run businesses or been raised in a financially savvy

family. They've studied theology, the Scriptures and pastoral leadership, not financial management. They answered Christ's call to ministry with a deeply ingrained desire to serve God and His people. Invariably they discover that part of their role as a pastor is to raise resources to fund the vision Christ has given them. Feeling ill equipped for the task they bemoan their low levels of financial intelligence. A pastor may be emotionally intelligent, spiritually alive and theologically sound, but a lack of financial intelligence will be a hindrance. Over the years I've endeavoured to increase my financial intelligence by networking, reading and becoming an investor. This journey has helped me no end as I've endeavoured to become more financially savvy.

- **Fear of Rejection** // Pastors don't have a death wish. They don't love rejection. They abhor it. They go into ministry to love people and hopefully have that love reciprocated. Preaching on money will guarantee some intimidating reactions. People don't want you messing around in their private financial world and trust me, money is a very private thing. If you don't believe me start asking your friends how much they earn and the size of their credit card debt and you will soon discover a simple way to lose friends.



● **Naïve Idealism** // Without a doubt, faith and prayer are essential elements of a healthy church and healthy leadership. However, idealistic pastors can be blindsided by relying entirely on faith and prayer to raise resources. They've read the legendary tales of saints long ago who prayed ardently for the Lord's provision and saw miraculous provision. Thus the naïve pastor expects God to provide entirely through a response to fervent prayer and without them having to suffer the embarrassment of asking for money. While I've experienced this type of supernatural intervention, I'm not convinced that it is the only way we should approach resourcing Kingdom endeavours. For example, Paul takes pains to prepare his churches for an offering for the needs of the Jerusalem church. He writes at length about this in [2 Corinthians 8 and 9](#) and I think gives us a good example of how to approach our church with special projects.

● **They Love Money** // Do I love money? Now that's a good question to ask yourself every now and again. And if I answered truthfully, my answer would at times be Yes, I do love money. I love having savings in the bank, cash in my wallet and investments yielding returns. I love the options that money gives me. I love

the security that money provides and I don't like the anxiety travels with lack. The solution? I ask the Lord to uproot out of my heart my love of money. Plus I seek to be generous on all occasions as I've found it to be a powerful antidote.

● **The Bible Posits Opposing Views** // The Bible seemingly presents polar opposite views about money. On one hand we see giants of the faith like Abraham and David becoming exceptionally wealthy and yet we see apostles like Paul making tents to raise resources for ministry. Scriptures extolling the blessings of wealth are found in the same book of Proverbs as middle of the road ideas such as, "Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God." [Proverbs 30:8-9](#). We see Jesus instructing one rich man to sell everything he owned and give it to the poor while comparing wise disciples to wise investors. It can be somewhat confusing and pastors know they have people sitting in their church who hold these polar opposite views. It turns a difficult task into a daunting one.



● **They Are Dishonest** // It makes me sad to write this but fraud and embezzlement occur in churches. Yes, that's right, Christians rob the church of funds. What makes me even sadder is that pastors are at times involved in this corrupt behaviour. A pastor who steals church funds is unlikely to preach about money. However, when they do their guilt and shame generally pushes them into the harsh territory of legalism on money matters.

● **Uncertain How To Present A Need** // Pastors can struggle with the right language, disposition and approach when it comes to presenting a genuine and significant need. Uncertain about their stance, they either apologise for asking or worse still they never ask and thus never receive.

● **Personal Finances Are In Chaos** // Pastors live with the reality that the Word works in them before it works in their church members. So whenever you preach on a topic you have to wrestle with it at a personal level. Plus you know that a sermon with personal stories always kicks a bigger punch than a sermon devoid of illustration. When your personal finances are a mess you are less likely to wade into this topic. Speaking on living within your means when your credit card debt is out of control is straight out hypocrisy. Challenging people to give generously when you are a tight fisted shepherd is not going to fly.

● **Reaction To A Bad Experience** // Some pastors have been in churches or movements that have gone overboard with an emphasis on

money. Once bitten, twice shy is their motto. They react with rejection and avoidance rather than learning from their experience. Dwelling on the past is rarely a way to move into your future.

● **False Guilt Over Salary** // Now this point is not readily acknowledged. When pastors are raising resources they are also the beneficiary of those resources, especially in regards to their salary. Healthy churches expend 40 – 50% of their income on salaries. While this is normative, a pastor can get skittish about raising money because they know that this money will be used to pay them a salary. False guilt can rule a pastor's mind and thus they avoid preaching about money. This can also spill over into mission's money, which is used to send the pastor overseas on a mission's trip. While these trips are rarely as glamorous as they might appear, the pastor can experience guilt over spending those monies on their travel expenses.

● **Insufficient Study** // There are pastors who haven't given serious time to study the many references to money in the Scriptures. While they may have perused various texts they haven't given contemplative time to understand the economics of the Kingdom and subsequently haven't formulated a personal philosophy on money. The Scriptures are replete with stories regarding money and one off texts outlining healthy attitudes towards money which should demand the attention of every pastor.



## ABOUT JOHN AND DIANNE

John loves shooting things (photography that is), thrashing around in surf, his Android gadgets and the fact that his MA (Lead) is finished. Married 37 years, Dianne loves scenic flights, shopping and adrenalin inducing experiences. We both are besotted with our grandsons, Jack and Rhys. And of course we love our kids.

We are credentialed [C3 Church](#) ministers with 30 years pastoral leadership experience at [C3 Church Hepburn Heights](#), Western Australia. We pastored in our church from 1982 – 2012 and built a large, regional, multi-generational, healthy church that has impacted its local community through innovative programs and multiplied itself through church planting both locally and overseas. Amongst other things we love the fact that our church has planted 6 churches in the last 18 years and has 67% of our adults in connect groups.

We have both led inter-denominational groups, Perth Christian Minister's Fellowship and Women In Leadership Ministries. We have also ministered extensively throughout Australia and internationally. In February 2012 our church has sent us out to be specialist ministers in the wider body of Christ. Since then we have conducted over 70 on site church consults and we've coached pastors across 10 different denominations.

Learn more about John and Dianne at their website [Grow a Healthy Church](#). To get more information about money and ministry, [click here](#) to download the info sheet [5 Rookie Mistakes Pastors Make When Raising Money](#).

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