

# When you no longer can afford your current form of ministry

1. Articulate God's Mission
2. Pray
3. Focus on strengths
4. Don't go into further debt
5. Determine what is "on" and "off" the table
6. Neutralize building costs
7. Cut support staff to a minimum
8. Don't spend anything that does not result in changing lives
9. Focus on evangelism and neighborhood engagement
10. Invest in discipleship, small groups, children's ministry
11. Re-tool your leaders
12. Call early
13. Crunch the numbers
14. Go green and reduce energy costs
15. Conduct financial stewardship programs four times a year
16. Open all sources of giving and rental income
17. Close 3 and start 2 ministry ventures
18. Employ asset maps

19. Re-allocate 6 hours of the pastor's time
20. Preach and teach about generosity
21. Write 5 thank you notes each week
22. Use a "mission" or "people" budget to interpret the spending plan
23. Play financial defense
24. Hug the staff (paid and volunteer)
25. Find some joy in the moment.