

Chapter

11

What About Money?

Handling Money for Youth Ministry

For many, dealing with money and budgets is one of the most frustrating aspects of youth ministry. Here are a few recommendations for dealing with money matters.

Establish Procedures for Handling Money

All cash and checks for any event or activity should be deposited into the main church treasury account. This assures that all funds, receipts, and expenditures are in order. There are other kinds of accounting procedures. Some use separate checkbooks, or youth workers handle their budgets with special credit cards. The best checks and balances system, however, is to work with the church's treasury. In this way, most questions that might arise are well on their way to being answered before they're even asked.

Don't Make Budget the Barometer of Your Youth Ministry

Amazing ministry is accomplished with little or no cash. Don't let a lack of budget be a distraction from doing what you feel God is calling you to do. Focus on solutions to problems and needs, instead of how much money you do or don't have. Identify ideas that serve your target audience. Next, ask around to find if anyone else is already performing or offering the opportunities you're considering. If they are being offered, don't reinvent the wheel; pitch in instead!

Be Proactive at Budget Planning Time

Some suggest that a budget based on \$100 per participating youth is a good budget request. In most United Methodist churches budgets are

submitted in late summer or early fall. This is when finance campaigns and committees begin to work on a budget for the next calendar year. Never assume that church members know what kinds of things are going on in the youth program, and never assume that they will want to increase church support through budget increases. Be proactive! Demonstrate that the money is well-administered and well-accounted for, and thus maximize the chance of further support.

Explore a Variety of Ways to Pay for Ministry

Mobilizing all kinds of resources—monetary and material, as well as human—is essential to good problem solving. However, since this section of the handbook is about money, we'll focus on the dollars and cents. Once the annual budget is established and dollar amounts are certain, how else are resources generated to support trips, retreats, missions, scholarships, and special activities at the church?

- **Self-supporting:** Self-supporting means that those who are involved pay their own way. The total cost of an event is divided up among the paying participants.
- **Fundraisers:** Traditionally many churches have depended upon fundraisers to fund their youth ministries. Before you plan a fundraiser, check with your administrative council to see if the church has any policies regarding fundraisers.

SUGGESTIONS FOR FUNDRAISERS

- Trade goods or services for cash. Offering to wash windows or cars, prepare food, or deliver greeting cards all have a common denominator in that there is a fair product in exchange for money earned.
- Hold a consignment sale. Don't get involved with a company that requires the youth group to purchase the goods first and then sell them. Look for agencies that allow you to sell their goods, such as pumpkins or Christmas trees, and then ship back what wasn't sold.
- Sell delivery services: hand deliver Christmas cards, valentine cards, or small trinkets. It's the personal approach that sells.
- Take donations for parent's night out, lawn work, window washing, spring or fall cleaning, pool cleaning, and pet sitting or walking.
- Hold "_____a-thons" where pledges are committed for each segment completed, such as walking, baseball innings, rocking chair hours, bike miles, talking, cleaning, and raking.

- Plan a sale: bake, rummage, crafts, cookbooks, refreshments, birthday calendars, flowers, plants, eggs, stationery, pecans, T-shirts, or Sunday coffee, juice and muffins.
- Have a car wash. Sell tickets in advance, or take the car wash door to door.
- Have a free car wash. Secure pledges in advance for each car washed.
- Think food. Plan dinners such as spaghetti, pancake, or chicken; serve meals for ongoing groups in church such as United Methodist Women, senior citizens, and the children's choir; host a banquet or fish fry; or bring in barbecued chicken takeout. Don't forget special events such as Mother's Day and Father's Day.
- Plan an ice cream social.
- Hold a drive: paper, aluminum cans, bottles, and so forth.
- Conduct carnivals or fairs.
- Have a booth at local festivals.
- Set up refreshment stands at football games, Little League games, and so forth.
- Pre-sell pizzas or sub sandwiches, then make and deliver them ready to be frozen for use anytime.
- Plan dinner theater, concerts, or talent shows.
- Have yard sales or flea markets.
- Organize a Christmas gift-wrapping service.

Scholarships

Some parents or guardians don't have resources that allow their youth to participate even in basic activities. Be aware of such situations and be prepared to help. One primary way of assuring that everyone who wants to participate can do so is by providing scholarships. Administering scholarships can be tricky on a number of accounts.

Youth Who Need Help Will Not Ask for It

Youth will not ask for assistance because they've been taught that they don't need to take charity. Begin by taking the word *scholarship* out of the realm of charity and attach to it the word *work*. Call it a work grant. Set things up so money can be earned. Don't go overboard, though. Possibilities include:

- Helping with loading and unloading luggage for a retreat.
- Helping repack the food for an event.
- Helping with cleanup on the day after a big event.

Parents May Be Hesitant to Request

Conscientious people are sometimes reluctant to accept a free scholarship, as it might appear they're taking advantage of the situation. Everyone, regardless of his or her level of income, has a bad month from time to time. So present scholarships or work grants by suggesting that if this is a bad month, use a scholarship. Tell parents or guardians that if they can pay it back by the end of the year, the money will be gladly received; if not, that's fine.

How Much Do You Budget to Assist Unknown Numbers of Scholarships?

Start small and grow steadily. Establish a scholarship fund for the best and most important trip in a year. For example, set up two or three scholarships for an annual mission trip or the big spiritual life retreat. This is a beginning. If five people come forward to ask for assistance, sort it out. Maybe split the money evenly or find additional cash through a generous member of the congregation. The next budget year, you will have some experience on which to base your estimates.

Setting Up a Budget

A budget form should have enough information to sufficiently inform a reader of how much is being requested and for what general reasons. A budget will necessarily reflect each group's specific needs and programs, but there are general areas that shape what a typical budget looks like.

Materials Expenses

Estimate costs of providing all materials in a given year: curriculum, games, supplies, food and beverage, field trips, and so forth. Try establishing a general dollar amount for each week of ministry, such as ten dollars per week. Multiply this times the number of gatherings to get the total line item.

Events/Retreats and Trips

List each event or trip separately. Give the name or location of the event or trip and a cost estimate. List big-ticket items such as outside speakers, bands, transportation, lodging, food, materials, and equipment rental.

Depending upon the ministry you have planned, other budget categories might include:

- Recreation equipment.
- Entrance fees.
- Outreach.
- Insurance.
- Special one-time costs.
- Continuing education.
- Counselor training.

Regardless of the components or categories in a budget, be careful what information is included. Be clear about each item and how you present the plans and make the requests for funding. When a properly developed budget is presented, the recipients will see shared goals and visions represented. They will see items and costs blended with the visions of the whole community of faith. In a proper and carefully developed budget, the congregation will want to support the plan and the ministry opportunity it represents.