

When is it time for your Finance Committee, Church Council and/or Congregation to have a conversation regarding the Church's financial health?

1. When your income and expenses do not balance.
2. When income continues to decrease gradually over a period of time.
3. When you can't pay your full apportionment amount.
4. When you can't pay your bills from your annual conference. (Clergy and insurance)
5. When you can't pay your other bills – utilities, staffing, etc.
6. When your budget goes down, especially if it is gradual decline.
7. When you are increasing the usage of endowment or other reserves.
8. When you use principal and not just earnings from endowment/reserves.
9. When you can't afford routine maintenance (roof, boiler, lawn, sidewalk, building).
10. When you can't budget for maintenance, full bills, staffing.
11. If the boiler or roof needs to be replaced, there is no money to replace it.
12. When you need capital improvement but have no capacity to raise the funds.
13. When you have Cash Flow issues and bounced checks/ACH.
14. When your only income comes from outside the congregation. (grants, rent...)
15. When you have NO reserves, especially if you did have reserves in the near past.
16. When you can't financially maintain your parsonage.
17. When you are thinking of selling your parsonage to use the funds for operating because there is no money coming in.
18. When large donors are not giving or not giving as much, or as regular as before.
19. When you are one death away from not being able to make budget (death of major giver).
20. When you no longer have stewardship campaigns.