



Stewardship Questions and Answers

These questions and answers on stewardship can be incorporated into the educational material during the stewardship effort or used in the parish bulletin or newsletter as an ongoing awareness activity.

#1 Question: What is Stewardship?

Answer: Stewardship is rooted in scripture, recognizing we, as individuals, are not owners of our lives but rather are stewards or managers. Stewardship, quite simply, is recognizing that everything we have and everything we are is a gift from God and being grateful and generous with those gifts. The Stewardship Way of Life is the grateful response of a Christian disciple who recognizes and receives God's gifts and shares these gifts in love of God and neighbor.

#2 Question: Is stewardship of treasure only a gimmick for raising more money for the Church?

Answer: No, not even close! First, stewardship is based on the spiritual principles of the Old Testament and the New Testament. The Bible has dozens of references to stewardship and Jesus specifically talks about stewardship in a number of His parables. He made it very clear how he wanted His followers to live out their Christian life by becoming involved with others and share with them what we have, not only our treasure, but our time and special talents as well. So, stewardship is based on God's Word, not on fundraising to meet the needs of the Church.

Second, stewardship is based on the premise that all that we have and all we are comes from God and as a way to thank God for all His blessings, we return a portion of the time, talent and treasure allotted to us. So, a person's decision to give of his or her time, talent, and treasure is based on a need to give thanks. For example, in the area of treasure, a person would give the same amount of money whether their parish was \$200,000 in debt or had \$200,000 saved in the bank because they give back in gratitude to God.

Third, giving of time, talent, and treasure is not limited to the Church. Some people will give some of their time and talent as volunteers to community agencies in addition to volunteering in their parish. Some will give money to other community organizations in addition to supporting their parish. As you can see, stewardship is certainly not a fundraising gimmick but a way of life based on spiritual principles.

#3 Question: What do you mean by stewardship of time and talent and how important is it?

Answer: Giving of time involves being with God in prayer and worship, sharing our love with family and friends, and volunteering our time in church and community activities that help others and promote justice. Sharing our talents arises from the fact that God has given each of us the ability and gifts to do certain things well and we are to develop those talents for the good of others.

Just as in stewardship of treasure, it is important that the giving of time and talent be intentional, planned, and proportionate. Many individuals commit a certain number of hours each week to prayer and charitable activities.

#4 Question: How are we to give of our time, talent, and treasure?

Answer: Stewardship involves intentional, planned, and proportionate giving of our time, talent, and treasure. Following are some comments that further explain what we mean by intentional, planned, and proportionate giving:

Intentional - A well thought out deliberate discussion is made to live out the Christian life in a certain way. That way is to thank God for all His blessings by returning to Him a portion of the time, talent, and treasure allotted to us.

Planned - At the beginning of every year, each Catholic household would plan and make stewardship of time and talent a part of their lifestyle and stewardship of treasure a part of their budget.

Proportionate - A decision is made to give a certain percentage of one's time and one's income to the Church and other charities.

#5 Question: What difference will stewardship make in our lives?

Answer: The difference can be seen in several areas of our lives. First, the difference is in the focus of giving. Instead of focusing on the needs of the group to whom we're giving financial support or helping with our time and talent, the focus is primarily on God and our relationship with Him.

Second, the difference is in the motivation for giving. Stewardship is an integral part of our spiritual life and we give in that context because we are grateful to God for what He has already given us. We give freely because we want to out of thanksgiving, not because we have to.

Third, the difference is in the result of the giving. As we practice stewardship, we find that we grow spiritually and that our faith is deepened. In fact, we find that our lives are changed for the good.

#6 Question: How do our needs or the needs of our family fit into the concept of stewardship?

Answer: Your first responsibility is to take care of your needs and the *needs* of your family - not necessarily all their *wants*. In looking very carefully at what we need versus what we want, we end up placing material things and money in their proper perspective. For example, when someone buys a new house, they may buy a somewhat smaller house than if they hadn't been practicing stewardship of treasure. That smaller house can still meet their needs and may also meet many, but not all, of their wants.

Stewardship of treasure asks only a percentage of income - not the whole thing. Many people find that when they trust in God and return a certain percentage of their income to the church and other charities, they can live adequately on the rest of their income. The percentage of income is something that people prayerfully decide after due consideration of their needs and the needs of their family.

#7 Question: What are some examples of stewardship of time and talent?

Answer: The following list of stewardship opportunities for time and talent, while not comprehensive, does give a broad view of many ways that one can give of his/her time and talent.

Outreach to inactive Catholics	Community Life Commission member	Baptismal preparation	Literacy effort volunteer
Outreach to the unchurched	Board member of community agency	Stewardship Committee member	Property/real estate assistance
Evangelization Commission member	Clothing Ministry	Capital Campaign volunteer	Food deliveries to sick/shut-ins
Knights of Columbus	Visitation to the sick	Pastoral Council	Kitchen help
Adult education facilitator	Minority ministry	Public relations	Arts and crafts teacher
Men's Club	Migrant ministry	Marriage preparation	Electrical work
Ladies' Club	Habitat for Humanity	Budget planning	Painting
Small Group Leader	Social service agency	Finance Council	Sewing
Youth group counselor	Soup kitchen	Office work	Photographer
Religious Education Teacher	RICA sponsor or team member	Newsletter writing/editing	Sound systems/electronics help
Young adult ministry	Lector	Parish dinner prep	Lawn Care
Scout leadership	Liturgy Commission	Phone answering	Carpentry
Bereaved/Terminally Ill ministry	Extraordinary minister of Holy Communion	Artwork for parish publications	Computer programmer
Homeless shelter	Altar guild	School volunteer	Driver
Hospital or hospice	Musician	Newcomers coffee	Auto Repair
AIDS effort volunteer	Choir member	Sunday coffee	Substitute teacher
Crisis pregnancy	Usher/Greeter	Mother's day out	Teacher's aid
Respect-life volunteer	Altar server	Baby-sitting	Plumbing work

#8 Question: What portion of my time, talent and treasure should I give?

Answer: Giving of our time, talent, and treasure mainly involves a change of attitude about giving. It's important to think in terms of giving in gratitude to God, of considering how blessed you are, of using your gifts and talents for the good of others. Once you have this change of attitude, you will be able to more readily determine, through prayer and planning, the portion of your time, talent, and treasure that you will give. In the area of time and talent, many individuals commit a certain number of hours each week to prayer and charitable activities. That prayer can be by yourself, with your family, or with others. Those charitable activities can include working in your parish, with various community agencies, or with an individual in need.

In the area of treasure, some Christians choose the biblical norm of giving 10% of their treasure. Some, because of circumstances, give more than that. Others might start at two, three, or four percent. When you are at peace about the size of your gift, when you do not find yourself making excuses for its size, when you know in your heart that you have been completely honest with God and yourself, then your gift is the proper size.

#9 Question: If we are already committed to paying tuition because we have children in a Catholic school, does that tuition count as part of our commitment to stewardship of treasure?

Answer: Each person ultimately decides for him or herself what they count as their stewardship of treasure. In looking at the true meaning of stewardship, however, tuition would not be included in stewardship of treasure because it is a payment made for services received, namely Catholic education. Stewardship is giving in gratitude to God with no expectation of receiving anything concrete, like an education, in return.

While tuition may not be included in stewardship of treasure, it can affect the percentage of income that some families can give to the church and other charities.

#10 Question: How can we make our fellow parishioners and our families more aware of Stewardship?

Answer: In your parish, you can use the church bulletin, social media platforms, and the parish newsletter to publish the stewardship thoughts, questions and answers, and stories about good stewards. You can use the same means to highlight the many activities that are available in the parish.

You can become actively involved in community service as a parish group or as an individual; working at a homeless shelter, beach clean-up, etc. You can ask your Parish Finance Council to give regular reports on your parish Stewardship of Treasure. Banners, bulletin boards, and materials in the hymnal rack are additional means of reinforcing the stewardship message.

In your family, you may want to look at your life style, the time you spend with your family and for other people, and your accumulation of “things.” This could mean taking an inventory of all of the “stuff” each member of your family possesses. It could mean taking your personal calendars and looking at where your time is being spent. It could even be as simple as going through your checkbook and seeing where your money goes. Someone once asked the question: “If someone found your lost checkbook, could they tell whether or not you were a Christian?”

Doing one or all of these things could lead to some hard questions. The answers to which could lead us to truly become better stewards of the gifts we have been given.

One family of seven, in an effort to start tithing, decided to “give up” their usual Friday night pizza dinner. (To the surprise of the parents, it was the teenage son’s suggestion). This freed up almost \$25 each week to be given to the church. They missed their pizza and began making their own. An event, according to the mom, that has become quality family time.

We must constantly, whether on the parish or family level, be aware that all we have are the gifts of a generous and loving God. He asks that we use His gifts wisely and return them generously for the benefit of one another. This awareness takes effort on our part. We belong to a very materialistic and consumer oriented society — a society that tells us that we should put ourselves first; that we’ve worked hard for what we have and it is ours to use for our own pleasure. The message of stewardship, however, is very different.

#11 Question: How important is it for children to be taught about stewardship of time, talent, and treasure?

Answer: It is very important and the earlier we can begin teaching them, the better. We teach children while they are very young about Jesus, about prayer, and about love. We take them to church every week. We help them understand the difference between their “needs” and their “wants.” These are all important parts of the Christian life.

Giving of ourselves is also an important part of our Christian life, and we need to start teaching children the meaning of giving while they are young. More and more parishes are encouraging children to return a percentage of their allowance or other income by putting a children's envelope into the collection basket. Parents are encouraged to take a child along with them when they visit shut-ins or people in nursing homes. Religious education programs and youth groups are providing opportunities for their children to mail cards to sick parishioners or make meals for the poor. Many parishes now have stewardship commitment forms for children and youth as a part of the Annual Stewardship Renewal.

#12 Question: Doesn't the Church talk about money too much?

Answer: Individual parishes will vary regarding the amount of time spent speaking about money, but the reality is that the daily operation of the parish requires money for everything from utilities, to salaries, to outreach. In fact, it is a duty of the Church to ask for money, not only for its work but for the work that is done by charitable organizations in the community. The Church sees so much suffering and so many needs to be addressed and has a responsibility to address that suffering and those needs.

On a number of occasions, St. Paul urged the early Church to give money to help those in need. He even had very specific instructions on taking the collection for Jerusalem in his second letter to the Corinthians.

Today, the focus of the Church is much more on the true meaning of stewardship than on "talking about money." Stewardship is based on the premise that all that we have and all that we are comes from God and, as a way to thank God for all His blessings, we return a portion of the time, talent, and treasure allotted to us.

#13 Question: Isn't committing to stewardship of time, talent, and treasure asking a lot of us?

Answer: Yes it is. Committing to stewardship of time, talent, and treasure is an important part of living a Christian life, and real Christian living asks a lot of us and is not easy. Jesus never said that it would be easy. As Pope Benedict XVI has said, “The world offers you comfort, but you were not made for comfort. You were made for greatness!”

Making a commitment to stewardship is a particular challenge with the current emphasis on materialism, consumerism, and leisure time. We realize that we are involved in a gradual on-going conversion process. It involves a change of heart, of mind, of values, of budget, of calendar, of time, and of self-control. We are called to say "yes" to God and to a way of life he has spelled out for us in the Bible. We are called to say "no" to the influences in our society that emphasize materialistic values that are selfish, thoughtless, and opposed to stewardship as a way of life.

#14 Question: Am I expected to give my time, talent, and treasure exclusively to the Church?

Answer: No, giving of time, talent, and treasure is not limited to the Church. In addition to volunteering in the Church, many people give of their time and talent as volunteers to human service organizations in the community. Volunteer work in the community could still be done in conjunction with the Church, such as when a group of parishioners commit to prepare meals at a homeless shelter or to build a Habitat for Humanity house. It could be done separate and apart from the Church, such as when an individual serves on an agency board. Many people will give money to other community groups in addition to supporting the Church. Some may give 80% of their stewardship of treasure to Church-related causes, and 20% to community groups, such as a soup kitchen. Others may give 50% to the Church and 50% to groups in the community.

#15 Question: What if we don't have enough time to volunteer to help in church or community activities?

Answer: The immediate, almost natural, reaction of most people to the prospect of volunteering to help in a church or community activity is "I don't have the time." For some of us that may be a valid excuse, but for the large majority of us, it's not a question of having the time but of using the time we have. A recent (2017) study showed that the average American over 18 spends his or her time during the 168 hours available each week as follows:

Sleeping: 61.6 hours	Working: 47.74 hours
Eating: 8.7 hours	Watching TV: 19.39 hours
Social/Leisure: 6.58 hours	Volunteering: 1 hour

Why not keep a record for one week and see where all your time goes. How much time is spent in volunteering in church and community activities?

#16 Question: Why is it important to renew our commitment to stewardship of time, talent, and treasure on an annual basis in the parish?

Answer: It is important for a number of reasons. First, the message of stewardship, like other messages in Scripture and teachings of the Church, needs to be presented on a regular basis. Without those regular reminders and encouragements regarding Bible messages and Church teachings, we have a tendency to revert back to old ways. Second, just like in our spiritual life, we can always grow in stewardship. Renewing our commitment to stewardship gives us the opportunity to take the next step in increasing our giving of time, talent, and treasure. Third, there are those current members of the parish who did not participate in the previous year's stewardship effort – it can take time for those seeds to take root. Renewal gives them another opportunity to become involved in stewardship. Fourth, new people arriving in the parish since the last effort will have the chance to commit to stewardship, many for the first time.

#17 Question: How do special efforts such as capital campaigns fit into stewardship of treasure?

Answer: If you are already committed to stewardship of treasure, and have already made your annual commitment of a specific percentage of your income to the Church and the community, then a capital campaign can present you with the opportunity to increase that percentage. In fact, many people use a capital campaign as a way to move, for example, from giving four percent of their income to giving six percent of their income. Then when the campaign pledge is completed, that money is then available to go to other church or community causes.

If you are not already committed to stewardship of treasure, then making a pledge to a capital campaign can give you an opportunity to become involved with that aspect of stewardship. For example, in most parishes, only 30-35 percent of the people will contribute to the offertory, but 60-85 percent of the people will commit to a capital campaign.

#18 Question: In the area of stewardship of treasure, don't Catholics already give more than other religious groups in this country?

Answer: In fact, they don't. Catholic giving lags significantly behind other religious groups. According to a 1990 Gallup Poll conducted for a study by Independent Sector, Catholic households contributed on average less money to the church and charities than members of all other religious groups in the United States.

Catholic: \$515 = 1.3%

Jewish: \$1,854 = 3.8%

Protestant: \$842 = 2.4%

All other religions: \$1,075 = 2.7%

**Percentages show the percent of household income given.*

FIGURE 1: PERCENTAGE REPORTING TITHING BY RELIGIOUS TRADITION

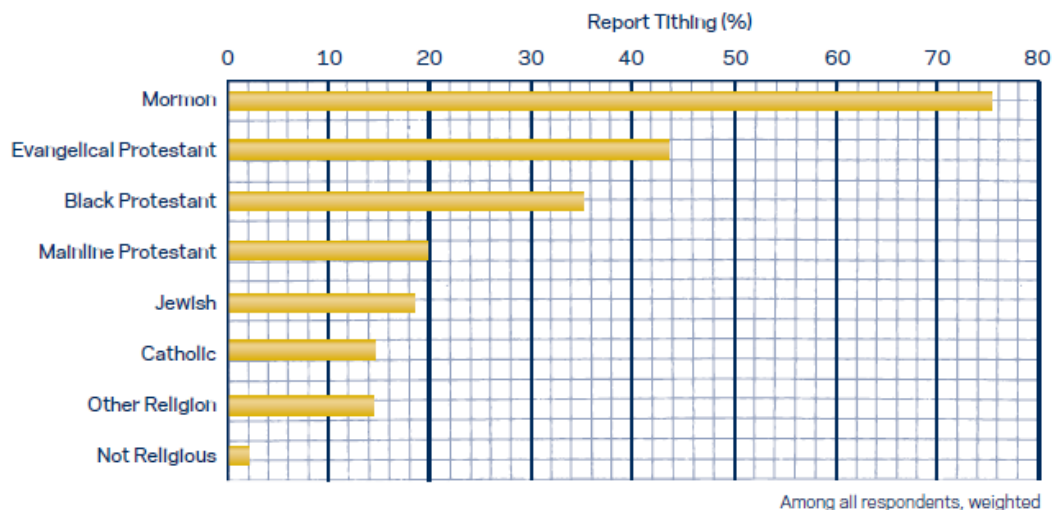
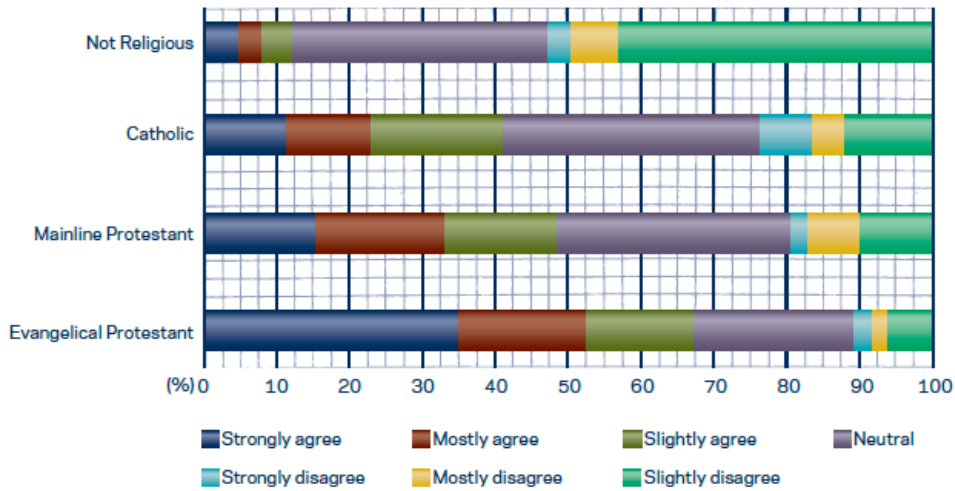


FIGURE 14: "MY SPIRITUAL LIFE INVOLVES USING MY MONEY FAITHFULLY, TO PLEASE GOD."



#19 Question: What if I can't afford to give of my treasure?

Answer: The message of stewardship invites each of us to give our time, talent, *and* treasure in gratitude to God for our abundant blessings. For some of us, giving of our time and talent goes without saying. We recognize our giftedness and respond to the invitation to participate in the community of faith by sharing of ourselves.

Giving of our treasure may seem unfeasible for many faithful Catholics. One might ask "How can I give when I can't even make ends meet as it is?" - This is where we are invited to an understanding that stewardship involves *trust*.

With trust and confidence in God, we respond to the challenge to give of our treasure and abandon ourselves to the providence of God. We accept that God is the controller of our lives. In trust and confidence, we find that as we share, we shall be cared for in our needs; maybe not all of our *wants*, but certainly our *needs*.

Regardless of our circumstances, a life committed to stewardship includes giving of our treasure as well as our time and talent. Our giving may begin small in size, and may be increased over time, but the key to our giving lies in our trust. When we give back to God from our *first fruits*, we find that He will provide for our needs.

#20 Question: How do our assets fit into our stewardship commitment of treasure?

Answer: For most people assets have not been a part of their stewardship commitment of treasure. Today, however, more and more people are considering assets as part of their commitment to living as good stewards.

The primary focus of our stewardship commitment of treasure has been our income. That income for some is limited to their salaries, but many also include sources beyond that such as investment income, income from things we sell, such as a house, or other sources of non-salary income.

As people grow in their stewardship life, however, more of them are realizing that limiting their stewardship of treasure to just their regular salary doesn't really reflect giving all that they have. Hence, more and more people are including their assets in their long range plans related to stewardship of treasure. This includes, among other things, leaving part of one's estate to the church or other charities through a will or making the church or other charities a partial beneficiary of an insurance or retirement plan.

#21 Question: "I already support government efforts through my taxes. Doesn't that count as part of my stewardship?"

Answer: Fulfilling your government obligation would not be considered an act of stewardship for two reasons. First, a person committed to stewardship is not motivated by laws and obligations. Rather, the person committed to stewardship views giving as a gesture in gratitude to God for the blessings that he or she has received.

Second, the Bible clearly treats giving to the government as very different from giving to God through the church and charities. One it treats as a civic obligation and the other it treats as a Christian responsibility. In fact, the Bible speaks of giving of our "first fruits" to God. This suggests that we give to God before we pay anyone or anything else, including the government.

Stewardship, then, asks us to give to church and charities above and beyond what we give to the government through taxes.

#22 Question: "What about all the people in my parish who give nothing at all?"

Answer: The question is not "What about them?" – Rather, it's "What about me?" - As we grow in our Christian faith, we learn to become more honest with ourselves before God. Rather than scrutinize those around us regarding their giving, we turn within ourselves and ask "Is my giving enough? Am I truly giving to God from my first fruits, or am I giving God what is left over after all of my needs/wants are met?"

While it is natural for us to compare what we do to what others do, our Christian faith calls us to consider how our actions conform to what God would have us do. In comparing ourselves to others, we are missing the mark; because as Christians, we are called to be different than other people. Living a life committed to stewardship is part of that different way of living.

Each of us can find in our own hearts the seeds of faults we spot so easily in others. Our giving should not be based on what others give. Giving, rather, involves a personal decision we must make for ourselves, and then we offer our gifts to our parish and the community.

#23 Question: How can I commit to stewardship of my talents if I don't have any talents?

Answer: It would be difficult if you indeed had no talents but the truth is everyone has *at least* one talent. Most people, in fact, have several talents. Some people have musical or artistic talents. Others are good at teaching, cooking, organizing things or encouraging others. Some people work well with children or the elderly, while others are good writers or good listeners.

The number of talents we have is not the important thing. What is important is that we take time to discover the talents we have, develop those talents, and use them for the benefit of others.

In looking at our talents, it is important not to confuse having a talent with excelling in a specific area. For example, you don't have to have the best voice to join the choir. And remember, you can always do one thing better than everyone else and they can always do something better than you.

God has given each of us a very unique set of gifts so that we can fulfill our very unique, personal missions here on earth. It's important to recognize that if God didn't give you a specific gift, it's because you don't need it for the mission He has sent you on! Envy of others' gifts only robs us of our joy and tempts us to lose sight of our mission.