

Meeting Financial Needs In and Through the Church

Christ-followers are given the privilege of exhibiting the generosity that marks God's people (1 Timothy 6:18). Whether we are interacting with homeless individuals we encounter on the street or longtime friends who are facing financial difficulties due to illness, job loss, natural disasters, or similar crises, we are called to respond with wisdom and compassion. Scripture exhorts us to give generously out of love for Christ and His people (Acts 4:32-35). As we seek to honor Christ in all things, it is wise to ask:

- To whom should I be giving?
- How much should I give?
- How can I be the most helpful in my giving?
- What are the most practical methods to meet others' needs?
- Should I contribute through online sites like [gofundme.com](https://www.gofundme.com/)?

Below are:

- four principles from God's Word that will help you as you process giving opportunities,
- a suggested process to use as you meet the needs of others,
- other practical tips that we have found to be helpful at Watermark.

Biblical Principles

1. **Our MOTIVATION is love and the glory of Christ:**
Every crisis is an opportunity for the body of Christ to respond in love (1 John 3:18) and fulfill our purpose as seen in Acts 2:42-47 and 4:32-35.
2. **Our METHOD is others-centered, and our focus is long-term:** We don't give to feel good; we give to do good. As believers, we must be careful that we are helping rather than enabling or encouraging irresponsible, self-destructive behavior. Sometimes "helping hurts", and what seems to meet a smaller "need" now may only discourage greater needs from being met independently later (Proverbs 12:27).
3. **Our MINDSET is relational and communal:**
The best way to help others is in the context of a relationship, with a heart to not only help them with the troubles of today but also with the joy of trusting God for the provision of wisdom (James 1:5)

and a right view of the stewardship of our time, talent and treasure (Hebrews 13:5, 1 Timothy 6:17-19). A great way to guard against impulsive or unwise "help" is by praying and acting with others. We are all better together.

A crisis also provides opportunity for encouragement to take place in the life of the hurting and for God to be glorified in the helping (Matthew 5:16). When God's people redeem difficult circumstances with Christ-like care, sharing and action, we bring glory to our Father and empowering provision to people. Everything we do is to be done in love (1 Corinthians 16:14), for the TRUE GOOD of others (Philippians 2:3-5) and the glory of God (1 Corinthians 10:31-33). When possible, seek to work and give alongside people who have been and will be in the individual's life. Those people (ideally their family and community group) are best equipped to take the lead in caring for the member and affirming not only their financial need but also their spiritual condition. A great question to ask is, *"how have those closest to the individual seeking help prayerfully responded in the past, and why?"*

4. Our MANDATE is to do what we can for the body:

When members of our body and their community are not able to fully meet a basic need, the larger body of Christ is there to come alongside them. This allows the larger Watermark family to care for each other as real needs cannot be fully met by smaller communities (2 Corinthians 8:12-15). At the request of the smaller community around the member in need, the Charis Ministry at Watermark comes alongside a member's community (in conjunction with discipleship and training from the Moneywise team) to provide additional guidance and potential financial support when basic needs of food, shelter and clothing are not able to be met.

Basic Process

We recognize there are some needs and reasonable desires that will arise that go beyond "the basic needs of food, shelter and clothing" that our Charis ministry is designed to meet. In those cases, the community group involved with the individual or family should be wise in how they consider meeting the need and widening the circle to others.

What does a great process look like, either for the community group or individuals who are asked to give?

1. Pray for wisdom (James 1:5).
2. Meet with the individual's community group to hear what has been done and understand the need (Proverbs 18:15).

Questions to ask:

- What circumstances led to their current situation?
- Is the member in need committed to Scripture, dedicated to working hard, and living humbly in community? (2 Thessalonians 3:6-15; Proverbs 10:4) As necessary, are they willing to give up nonessentials and reduce expenses to meet basic needs?
- 3. Bring everything back to Scripture. Relevant Scriptures for study and reflection as we invest our resources and lives to help one another include: 2 Corinthians 9:6-7, 1 Timothy 6:17-19, Proverbs 3:27, and Psalm 24:1.
- 4. If anything beyond basic needs is still required, you should expect the community group to clearly outline the opportunity and reason for others to invest alongside them.

Put a plan in place

To help others prayerfully consider an opportunity to give, the community group should provide a clear summary of the opportunity. It should include details of the process to date as well as the reason for community sponsorship of and investment in the effort. Here are some issues the plan should address: *alternative plans* that have not been adopted, *reasons* for the amount of resources that are being requested, *explanation* of the cap of money needed, and a *plan* for how excess funds will be accounted for (Proverbs 20:18, 24:6).

- **Set up a dedicated bank account** where the community leadership can collectively oversee, track, and distribute funds.
- **Set up a communication plan** to make information related to use and distribution of funds available.
- **Make others aware of the need** and give them the opportunity to participate in God's work as the body of Christ (Proverbs 22:9).
- **Ensure transparency.** As a normal part of stewardship, we believe that when money is given, there should be a high degree of transparency with respect to how funds are used (Proverbs 12:22).

Other principled reminders:

- **Remember that you are meeting needs, not wants.** "I need a new car" is much different from "I need a ride to work for the next two weeks."

- **Remember that giving can involve time and talent, not just treasure.** There are many ways you can help that don't involve making cash payments. Consider babysitting, running errands, letting the person borrow your car for a few hours, cooking a meal, etc.
- **Be accountable.** Blank checks are dangerous. We always recommend having specific, measurable and appropriate information not only before funds are distributed but also along the way and afterward. Distribution of funds should be approved by designated individuals, ideally in their life/community group (Proverbs 15:22).
- **Information is your friend** (Proverbs 18:17). Ideally, information would be provided by many members of the individual's community group.
- **"Yes" isn't always the most loving answer.** Hard conversations, in love, may be necessary (Ephesians 4:15, Proverbs 27:5). The requesting party should show initiative and commitment to doing their part (2 Thessalonians 3:10).
- **Consider giving anonymously,** where possible (Matthew 6:3).
- **Share giving opportunities with your community group** so that they can assist you in making the wisest choices (Proverbs 15:22). If possible, give together to show unity in the body of Christ.

Giving through online crowdfunding sites

The leadership of Watermark holds a conviction that the above framework serves as a more prudent alternative to GoFundMe and other "crowdfunding" websites, as typically used. These platforms are (in some sense) extremely effective because of their ease of use, rapid communication of need and ability to quickly aggregate funds. What they lack, however, are many of the items overviewed above (accountability, proper vetting, the opportunity to walk alongside someone as they receive help, oversight of the stewardship of their resources, etc.) *All of these things are essential to effective, biblical giving and care.* While crowdfunding provides the opportunity to give expediently, the temptation exists to neglect the wise process of appropriately vetting the opportunities we have to financially support someone in need. Lastly, these services typically charge a fee (5-10%) for facilitating the fundraising, reducing the available resources believers might have to give generously.

Find more resources at wordsfromwags.com, watermark.org/blog or send questions to moneywise@watermark.org.