

# Church Financial Assessment Questions

Some of the ideas for this instrument come from “Is Your Church Fiscally Fit” by James D. Berkley, in *Leadership* magazine. Do you feel that God’s grace is strongly operating in the church? In 2 Corinthians 8:1-5 this grace is evidenced by an extremely generous church.

## General Issues

1. What are the most important financial issues that our church faces?

2. How many members does the church have?

What is our annual church income?

(\$1,000 @ member or \$20/ person on a Sunday—James Berkley)

Is church income rising or falling? For how long?

Why do you think this is the case?

Do we end the year in the black?

Do we have an emergency fund? If so, how much?

Do we have any church debt? If so, how much?

What age group are the best givers in the church?

Do a few people give the lion’s share of the gifts?

3. Do we plan the annual church budget in advance?

4. What percentage of church income goes to the pastor/pastoral staff salary?

Do we have an annual review of the pastor’s salary?

Do we annually review each line item in the budget?

5. Does the leadership of the church give generously?
6. How often is money discussed with the membership?

**Technical Issues**

7. Do we give the pastor a W-2 at the end of the year?  
Do we pay part of his salary as Housing Allowance?  
Do we have a pastor expense reimbursement policy?  
Do we pay for his medical insurance?  
What provision is there for the Pastor's retirement?  
Do we have a 401-k or 403-b-7 retirement plan?
8. Do we need church management software?
9. How are church financial records kept?
10. What percentage of our income goes to local benevolence giving?  
What percentage of our income goes to support the spread of the Gospel globally?  
What percentage of church income is spent upon itself—its programs, facilities and people?  
What percentage goes for debt? More than 20%?
11. Do we have an organized benevolence program (for distribution to the needy inside and outside the local church)?
12. What changes are needed, if any, in the way money is handled within the church?