

HOW HEALTHY **FAMILIES** CONTRIBUTE TO HEALTHY **CHURCHES**

Consistent Giving: The vast majority church income comes from individual contributions (tithes, offerings, etc.). Families that are financially stable are better equipped to give consistently and generously to their church's mission and operations.

Stronger Volunteer Base: When families are not overburdened by personal financial stress, they have more time, energy, and resources to volunteer to the church's mission and outreach.

Generational Generosity: Families that practice biblical stewardship and participate in charitable activities together are more likely to raise children who become generous adults. This creates a sustainable culture of giving for the future of the church.

Reduced Financial Strain on Leadership: Financially healthy individuals, including pastors and staff, experience less personal financial stress, allowing church leadership to focus on ministry rather than personal financial worries.

Financial Outreach: When financially healthy families give generously, not only are church needs cared for, churches look beyond their own four walls and direct funds to outreach programs in their own community and mission endeavors around the world.

HOW FM FINANCIAL CAN HELP **FAMILIES**

FM Financial's services for individuals and families include financial planning to create a path to financial wholeness and various investment options to help you achieve your goals. While many financial firms offer these services, we approach them from a biblical stewardship perspective, seeing God as the owner and ourselves simply as stewards who are called to faithfully manage the resources He has entrusted to our care.

In addition to planning and investing, we also encourage and facilitate many gifting methods to encourage generosity all along your financial journey. These include donor advised funds, assistance with gifting appreciated assets (securities, real estate, etc.), and charitable trusts.

Our estate planning services invite you to consider how God might be calling you to not only provide for your loved ones, but to continue giving to Kingdom causes you supported during your lifetime. Estate gifts are a simple, yet significant, way to contribute to the impact and longevity of churches and ministry organizations.

HOW HEALTHY **CHURCHES** CONTRIBUTE TO HEALTHY **FAMILIES**

Modeling Good Stewardship: A financially healthy church that manages its own resources well and is transparent regarding finances serves as a clear example of good financial stewardship for families.

Focus on Discipleship: By integrating discussions about money and generosity into sermons, prayers, and testimonies, churches help families align their faith with their finances, viewing their relationship with money as a key component of Christian discipleship.

Financial Education and Resources: Healthy churches offer practical workshops and financial coaching to help families develop a Christian stewardship perspective on personal finances and become generous stewards.

Giving as an Act of Worship: Healthy churches have no need to constantly make emergency appeals for funds. Instead, healthy churches teach families to give as an act of worship out of hearts filled with joy, gratitude, and generosity.

Support During Hardship: Churches with healthy financial practices and emergency funds can provide blessings for church families and community members experiencing genuine financial hardship.

HOW FM FINANCIAL CAN HELP **CHURCHES**

FM Financial can help your church or ministry organization model good stewardship practices through investment strategies, policies, and accounts that provide for effective long-term stewardship of resources. We can additionally help you care for your ministry staff through various retirement accounts and solutions.

We provide workshops and educational resources to help you connect with your community about relevant financial matters from a biblical perspective. By addressing such topics as navigating retirement, charitable estate planning practices, and creative giving methods, you contribute to the overall financial health of your constituents.

When donors are ready to give, we are available to talk about tax-wise methods that benefit donor and recipient alike. In most cases, we are also able to facilitate non-cash gifts that require more time and expertise, but are often among the largest gifts you will receive. Research shows that donors who give non-cash assets or use a donor advised fund are among the most faithful and consistent givers.