

FULLY FUNDED CHURCH SELF-ASSESSMENT

15 questions, 5 categories — answer what the data shows, not what you hope it shows

GIVING TRENDS

- | | |
|---|--|
| 1. Is total giving higher this year than last year? | ☐ Yes ☐ No |
| 2. Is total giving higher than it was five years ago? | ☐ Yes ☐ No |
| 3. Has the number of active donors grown or held steady over the past five years? | ☐ Yes ☐ No |

DONOR BASE HEALTH

- | | |
|--|--|
| 4. If you lost your top 10% of donors tomorrow, could the church continue without an emergency appeal? | ☐ Yes ☐ No |
| 5. Do 30% or more of your gifts come through recurring, automated giving? | ☐ Yes ☐ No |
| 6. Does your giving base include strong representation from donors under age 50? | ☐ Yes ☐ No |

PASTORAL AND PLATFORM LEADERSHIP

- | | |
|---|--|
| 7. Does the pastor personally review the weekly giving report? | ☐ Yes ☐ No |
| 8. Is the offering moment planned every week with the same intentionality as the sermon? | ☐ Yes ☐ No |
| 9. Has stewardship been addressed from the platform in the past four weeks outside a budget crisis? | ☐ Yes ☐ No |

GENEROSITY CULTURE

- | | |
|---|--|
| 10. Have first-time givers been personally thanked by the pastor in the past quarter? | ☐ Yes ☐ No |
| 11. Has at least one legacy giving conversation happened with a top donor in the past two quarters? | ☐ Yes ☐ No |
| 12. Do new members hear about generosity as a core value during their first year? | ☐ Yes ☐ No |

FINANCIAL STABILITY

- | | |
|---|--|
| 13. Did giving cover 100% of the approved budget in at least three of the last four years? | ☐ Yes ☐ No |
| 14. Does the church maintain three to six months of operating reserves, or a funded plan to build them? | ☐ Yes ☐ No |
| 15. Is debt, if any, shrinking rather than growing? | ☐ Yes ☐ No |

SCORE YOUR CHURCH

Count your Yes answers, divide by the number of questions answered, multiply by 100.



SCORE TIERS

What your result means, and where to start

TIER 1 — 80% or higher

Fully funded, or very close.

Strong giving culture and financial stability. The risk now is complacency — protect what was built with the same intentionality that built it.

TIER 2 — 53% to 79%

Close, but with real vulnerabilities.

A foundation exists, but the gaps in the No answers could be exposed by one hard year or one leadership change.

TIER 3 — Below 53%

Not yet fully funded.

Not a verdict — a starting point. Most churches in this range lack a system, not generous people.