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# Resourceful Servants Emergency Savings/ Congregational Financial Assessment Program

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April 2025

## Emergency Savings/Congregational Financial Assessment Program

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## Emergency Savings/Congregational Financial Assessment Program: Program Rationale

# Financial wellness leads to more satisfied and effective rostered ministers

We all want rostered ministers to be satisfied and effective in all aspects of their ministry. This helps serve God's mission in the world.

Since 2017, the Resourceful Servants Emergency Savings program has sought to enhance rostered ministers' satisfaction and effectiveness in ministry through a focus on financial wellness. Previous participants in the program have experienced substantial positive impact on their individual financial situations. Many no longer live paycheck to paycheck and have even built emergency savings accounts of several months' income.

Although participation in the Emergency Savings program provided clear benefits to the individual financial situation of participants, these participants said they needed additional tools to manage the finances of the congregations they lead.

To address individual financial wellness and preparedness to manage the finances of a congregation at the same time, Resourceful Servants is providing the opportunity to participate in the Emergency Savings program in combination with its Congregational Financial Assessment. This combined program encourages you to improve your individual financial situation, knowledge, and practices, and fosters the skills and confidence needed to manage the finances of your congregation. Through participation in this program, we hope the financial practices of your congregation might also improve and become more sustainable.

These improvements in individual and communal financial health increase financial comfort, which contributes to a higher level of satisfaction and effectiveness in ministry.



# Program Overview, Actions and Key Dates

## Overview of the Section

- Program Description, Objectives and Eligibility
- Actions and Key Dates

## Emergency Savings/Congregational Financial Assessment Program: Overview

### What is this program about?

#### Program Description and Objectives



##### Description

The Emergency Savings/Congregational Financial Assessment program offers eligible rostered ministers the opportunity to build up their own savings reserves and improve their skills in managing finances in a congregation. The two aspects of the program are described below:

##### *Emergency Savings*

Participating rostered ministers contribute to a dedicated savings account with the ELCA Federal Credit Union. These contributions are matched dollar for dollar up to \$50 per month, for a period of up to two years. Matching funding is provided through generous donations from the ELCA Mission Investment Fund and the Lilly Endowment, Inc.

##### *Congregational Financial Assessment (CFA)*

Rostered ministers and their congregations proactively engage in a [review of their financial systems](#) relative to 21 healthy financial practices. Each practice includes an invitation to assess the congregation's current proficiency in the practice and resources intended to help with implementation. Ultimately, the congregations involved develop a plan to address one specific financial practice.



##### Objectives

- Encourage rostered ministers to improve their individual financial situations, their knowledge, and their practices.
- Equip rostered ministers to improve their skills and confidence to lead a congregation on issues of finance.
- Provide congregations with the tools needed to improve their financial practices and achieve some stability in their financial situation.

## Emergency Savings/Congregational Financial Assessment Program: Phases and Key Dates

### How do I get started?



#### Qualification and Application (Apr 30-May 30, 2025)

On April 30, 2025, Resourceful Servants launched the Emergency Savings/CFA program. If you are an ELCA rostered minister serving a call to a congregation, and you have less than six months' income in emergency savings, you are eligible to apply for this program. **To begin the application process, complete the [online Financial Wellness Assessment](#).** The Financial Wellness Assessment will ask you about several aspects of your financial life, including your behaviors and attitudes. To complete the assessment, you will need a rough idea of your household level of emergency savings and your credit score. To log in, you will need your rostered leader ID (provided in the email you received regarding this program).

If you qualify for the Emergency Savings/CFA program, you will be directed to the application as part of the assessment. The application will collect additional information and ask you to acknowledge the program participation requirements. If you do not qualify, you will receive a message informing you as part of the Financial Wellness Assessment. **Applying does not guarantee your selection into the program. There is enough available funding for approximately 100 rostered ministers.** If you are a current participant in a Resourceful Servants program, you are not eligible to apply. If you have participated in a Resourceful Servants program previously but are not currently participating, you are eligible to apply again. However, applicants who have not participated previously will be selected first.

**The due date to complete the Financial Wellness Assessment and the included program application is May 30, 2025. All applications will be reviewed at that time.**

## Emergency Savings/Congregational Financial Assessment Program: Phases and Key Dates

### How will I find out if I have been selected?



#### Selection (May 30-Jun 13, 2025)

Applicants will be selected for involvement in the Emergency Savings/CFA program in accordance with the goals of the initiative:

- To involve those who did not participate previous phases of Resourceful Servants;
- To involve those for whom the programs could have the greatest impact on the rostered ministers themselves, and on the faith communities they serve.

If you are a current participant in a Resourceful Servants program, you are not eligible to apply. If you have participated in a Resourceful Servants program previously but are not currently participating, you are eligible to apply again. However, applicants who have not participated previously will be selected first.



#### Notification (Jun 27, 2025)

You will be notified by email on or before June 27, 2025, if you have been selected into the Emergency Savings/CFA program.

If selected, this notification will include step-by-step instructions on how to complete the program requirements.

**Please do not take action (e.g., opening an account with the ELCA Federal Credit Union) before you are notified that you have been selected.**

All communication from Resourceful Servants will be electronic. To ensure that you receive the notification email, add [resourceful.servants@elca.org](mailto:resourceful.servants@elca.org) and [adam.dehoek@elca.org](mailto:adam.dehoek@elca.org) to your “Safe Email” list.

## Emergency Savings/Congregational Financial Assessment Program: Phases and Key Dates

### What do I do if I am selected?



Participation				
Key Steps	Due Date	Complete to receive matching funding from Sep 2025-Feb 2026	Complete to receive matching funding from Mar 2026 – Aug 2027	More details
Open or confirm your Resourceful Servants savings account by completing the membership process with the ELCA Federal Credit Union	Jul 31, 2025	Yes		pp. 12-13
Contribute to your Resourceful Servants savings account using an automatic transfer	Aug 29, 2025	Yes		pp. 14-15
Schedule an appointment with Lutheran Social Service Financial Counseling	Sep 12, 2025	Yes		p. 19
Submit financial counseling attendance certificate or appointment confirmation	Sep 26, 2025	Yes		p. 20
Sign up for a Congregational Financial Assessment account	Sep 26, 2025	Yes		p. 25
Complete the Congregational Financial Assessment by providing proficiency ratings for all 21 healthy congregational behaviors	Feb 28, 2026		Yes	p. 28
Submit a brief plan to address one financial practice which needs improvement	Feb 28, 2026		Yes	p. 29



## Emergency Savings/Congregational Financial Assessment Program: Phases and Key Dates

### When will my matching funding be distributed?



#### Distribution (Monthly, Sep 2025 – Aug 2027)

If you are selected for this program and complete the steps listed on p. 8, you will receive matching funding on the final business day of each month from Sep 2025 – Aug 2027.

To receive matching funding from Sep 2025 – Feb 2026, you need to complete all the steps related to your account with the ELCA Federal Credit Union, participate in a session with LSS Financial Counseling, and sign up for a Congregational Financial Assessment account. These steps and due dates are included on p. 8.

To continue receiving matching funding from Mar 2026 – Aug 2027, you need to complete the Congregational Financial Assessment and submit a brief plan to address one financial practice in your congregation. These steps and due dates are also included on p. 8, and more details are included on pp. 28-29.

For the final two steps, we highly recommend including other representatives from your congregation. (For more information on who to select, see p. 27.) Congregations with involvement from multiple individuals have experienced the greatest success with the Congregational Financial Assessment program. To gather buy-in from representatives of your congregation, we have prepared a [sample email](#) that you can share with the president of your congregation's council.

## Emergency Savings/Congregational Financial Assessment Program: Conditions

### What else do I need to be aware of?

#### Emergency Savings/CFA



##### Agreements

The Resourceful Servants Team will verify that you have completed the participation requirements with the ELCA Federal Credit Union.

You agree to participate in ongoing program evaluations and to provide feedback related to your personal experience with the Emergency Savings program, including your experience with LSS Financial Counseling.

You are responsible for the payment of all applicable taxes, if any; ask your tax preparer about any tax implications.



##### Disqualifiers

You will become ineligible to continue receiving matching funding through the Emergency Savings program, if any of the following happens:

- You withdraw funding from your account
- You leave the ELCA roster
- You fail to remain a member in good standing with the ELCA Federal Credit Union

See additional details on p. 17.

# Emergency Savings Program Questions and Answers

## Frequently Asked Questions

- Opening your Resourceful Servants savings account
- Contributing to your Resourceful Servants savings account
- Distribution of matching funding
- Possible disqualifying actions

## Emergency Savings Program Questions and Answers

### Opening your Resourceful Servants savings account (current ELCA Federal Credit Union members)

Question	Answer
If I am already a member of the ELCA Federal Credit Union, what do I need to do if I am selected to participate in the Emergency Savings/Congregational Financial Assessment program?	If you are a current member of the ELCA Federal Credit Union, you can open a new Resourceful Servants suffix by calling the Credit Union at <b>877-715-1111</b> between 9 a.m. and 5 p.m. Central time on Monday, Tuesday, Thursday or Friday.
What is the due date to open this suffix?	If you are selected for the program, <b>you must open your Resourceful Servants suffix by July 31, 2025, to remain eligible for this program.</b>

## Emergency Savings Program Questions and Answers

### Opening your Resourceful Servants savings account (ELCA Federal Credit Union non-members)

Question	Answer
<b>If I am not currently a member of the ELCA Federal Credit Union, what do I need to do if I am selected to participate in the Emergency Savings/Congregational Financial Assessment program?</b>	<p>If you are not currently a member of the ELCA Federal Credit Union, you can begin the membership process online by visiting <a href="https://elcafcu.org">elcafcu.org</a>. Click on the “Join Today” button in the top right corner and follow the instructions. The staff from the Credit Union will contact you within 1-3 business days and work with you to complete the membership process.</p> <p>To complete the membership process with the ELCA Federal Credit Union, you will need your Social Security Number, a valid driver’s license or state-issued ID, a valid email address, and the name of the congregation with which you are associated.</p> <p>Once your membership has been established, you will receive a welcome email from the staff of the Credit Union, confirming you have completed the application, provided identification, and signed the required documents.</p>
<b>What is the due date to complete the membership process?</b>	<p>If you are selected for the program, <b>you must complete the membership process by July 31, 2025, to remain eligible for this program.</b></p>

## Emergency Savings Program Questions and Answers

### Contributing to your Resourceful Servants savings account

Question	Answer
<b>How do I provide funding to my Resourceful Servants savings account using an automatic transfer?</b>	<p>There are a variety of options available to meet your needs. When you communicate with the Credit Union to complete the membership process, the staff will help you choose the option that is best for you.</p> <p>If you are already contributing to an account with the Credit Union, speak with the staff about redirecting some of these funds to your sub-account for this program.</p>
<b>What is the due date to provide funding to my Resourceful Servants savings account using an automatic transfer?</b>	<b>You must provide funding to your account using an automatic transfer by August 29, 2025, to remain eligible for matching funding.</b>
<b>Can I contribute less than \$50 per month and still receive matching funding?</b>	Yes, you may. To qualify for matching funding, you need to make a monthly contribution of at least \$10. However, if you are able to make a monthly contribution of \$50, this will provide the greatest matching opportunity.
<b>Can I change the amount I contribute from month to month?</b>	If you are enrolled in account-to-account transfers (A2A), you can increase or decrease the amount you contribute as you choose. If you are enrolled in a recurring payroll deposit, you would need to contact your employer to make changes. In either case, your monthly contribution will be matched monthly up to \$50.
<b>What happens if I don't contribute in a particular month?</b>	Your contributions will only be matched in the months that you contribute. If you are not able to contribute in a particular month, you will not receive matching funding for that month.

## Emergency Savings Program Questions and Answers

### Contributing to your Resourceful Servants savings account

Question	Answer
<b>Can I make extra contributions in some months to catch up for months when I did not contribute?</b>	No, unfortunately not. You can only receive matching funding for the months you contributed. This makes setting up automatic transfers so important. Having automatic transfers in place will ensure that you make a monthly contribution and receive matching funding for that contribution.
<b>What if I contribute more than \$50 per month?</b>	<p>If you make a monthly contribution of more than \$50, the program will match your contribution up to \$50 per month.</p> <p>If you want to contribute more than \$50 per month to a savings account, you have several options:</p> <ul style="list-style-type: none"><li>• You can deposit extra funding in your Resourceful Servants savings account, with the knowledge that this funding is restricted throughout the life of the program. Withdrawing any of this funding would disqualify you from the program.</li><li>• If you think you will need access to funding during the program, you can deposit extra funding in your regular membership savings account with the Credit Union.</li></ul>
<b>If I begin making contributions before August 2025, will I receive additional matching funding?</b>	No, unfortunately not. You will receive monthly matching distributions beginning in September 2025 continuing through August 2027. Making contributions before August 2025 will not provide you with any additional matching funding.

## Emergency Savings Program Questions and Answers

### Distribution of matching funding

Question	Answer
<b>When will matching funding be distributed?</b>	Matching funding will be distributed on the final business day of the month following your contribution. For example, you will receive matching funding for your August 2025 contribution on September 30, 2025.
<b>For how long will my contributions be matched?</b>	Your contribution of up to \$50 per month will be matched on a monthly basis for a period of up to two years. You will receive your final distribution of matching funding on August 31, 2027. At this time, you will have received up to \$1,200 in matching funding (\$600 per year).



## Emergency Savings Program Questions and Answers

### Possible disqualifying actions

Question	Answer
What if I leave the ELCA roster?	If you leave the ELCA roster, <b>you will be disqualified from receiving additional matching funding.</b>
What if I fail to remain a member in good standing with the ELCA Federal Credit Union?	If you fail to remain in good standing with the Credit Union, <b>you will be disqualified from receiving additional matching funding.</b>
What happens if I need to withdraw money from my Resourceful Servants savings account while the program is still going on?	<p>If you need to withdraw money from your Resourceful Servants savings account, please call the ELCA Federal Credit Union before doing so. The funding in your Resourceful Servants savings account is restricted throughout the life of the program. As a recipient, you are entitled to withdraw from your account but doing so will disqualify you from receiving additional matching funding.</p> <p>If you decide to withdraw from this account while the program is still going on, your Resourceful Servants savings account will be closed, and the balance will be transferred to your regular membership savings account with the Credit Union.</p>
What if I go on leave from call or change calls?	<p>If you go on leave from call or change calls, please contact the Resourceful Servants team at <a href="mailto:resourceful.servants@elca.org">resourceful.servants@elca.org</a>.</p> <p>If you have already completed the key program steps, you should be able to continue receiving matching funding without interruption.</p> <p>If you have not completed these steps when you go on leave from call or change calls, The Resourceful Servants team will work with you to formulate a plan for continued program participation.</p>

# Lutheran Social Service Financial Counseling Questions and Answers

## Overview of the Section

- Contacting LSS Financial Counseling

## Lutheran Social Service Financial Counseling Questions and Answers

### Contacting LSS Financial Counseling

Question	Answer
How much does financial counseling cost?	You are eligible for up to six free confidential sessions with an expert financial counselor through Financial Choice, a service of LSS Financial Counseling, provided by Portico Benefit Services.
What can I expect from a financial counseling session?	<p>Financial counseling sessions are, in nearly every case, held over the phone or an online meeting platform. They last for 45-60 minutes and are completely driven by your financial needs and questions. A financial counselor will begin the first session by asking, “What are you looking for?” “What has been going on in your life financially?” and “Where do you want to be financially?”</p> <p>The financial counselor will then work with you to address your financial concerns. This may involve going through a credit report, discussing debt repayment options, or reviewing income and living expenses. Your specific concerns will drive the discussion.</p> <p>At the end of each session, your financial counselor will provide you with a specific action plan. This plan is unique to you and seeks to address the issues raised during the session. You may set an appointment right then with the counselor to review progress on the action plan, or you may call the counselor again to review the plan.</p>
How do I schedule my appointment with LSS Financial Counseling?	<p>You can contact LSS Financial Counseling by calling <b>800-528-2926</b>. The first call is to set up a financial counseling appointment, not to have a financial counseling session. In most cases, the financial counseling appointment—completed either by phone or video call—could be in as few as two days.</p> <p>You will receive a confirmation email for the appointment date and time, and a link to a Teams meeting if you chose the video option.</p>
By when do I have to have scheduled my financial counseling session?	<b>You need to schedule your appointment with LSS Financial Counseling by September 12, 2025.</b> At least one session must be held with a financial counselor from LSS Financial Counseling before you will receive any matching funding.

## Lutheran Social Service Financial Counseling Questions and Answers

### Contacting LSS Financial Counseling

Question	Answer
How do I communicate to Resourceful Servants that I have participated in financial counseling?	<p>Your counselor will provide you with an electronic certificate of attendance after your first appointment. You need to email a copy of the certificate to Resourceful Servants at <a href="mailto:resourceful.servants@elca.org">resourceful.servants@elca.org</a> to show that you have participated in financial counseling. You must submit your certificate of attendance before you will receive any matching funding.</p> <p><b>The due date to submit your certificate of attendance to Resourceful Servants is September 26, 2025.</b></p>
If I have participated in financial counseling in 2024 or 2025, do I need to complete another session?	<p>No, if you have completed a financial counseling session in 2024 or 2025, you do not need to participate in another session to receive matching funding.</p> <p>Contact your financial counselor to receive a certificate of attendance and email it to Resourceful Servants at <a href="mailto:resourceful.servants@elca.org">resourceful.servants@elca.org</a>.</p>

# Congregational Financial Assessment Questions and Answers

## Overview of the Section

- Overview of the CFA
- Creating your CFA account
- Involving other leaders
- Completing the CFA
- Submitting your plan

## Congregational Financial Assessment Questions and Answers

### Overview of the Congregational Financial Assessment

Question	Answer
<b>What is the Resourceful Servants Congregational Financial Assessment?</b>	<p>The Resourceful Servants Congregational Financial Assessment is an online assessment (accessible at <a href="https://resourcefuleservants.org/congregations">resourcefuleservants.org/congregations</a>) which helps congregations grow their benefactors' confidence by proactively engaging in a review of their own financial systems.</p> <p>The Congregational Financial Assessment identifies 21 healthy financial practices from five key areas: Accounting, Finance, Human Resources, Risk Management, and Stewardship. Each healthy financial practice includes resources intended to help carry out that practice, along with an invitation to assess whether your congregation's current proficiency in the practice is excellent, in need of improvement or nonexistent.</p> <p>Carrying out these activities signals to donors that your congregation is worthy of donations and conveys that accountability, transparency, professionalism and impact are areas of focus.</p>
<b>The name of the program is the Emergency Savings/Congregational Financial Assessment. If I am called to another sort of ministry (e.g., an outdoor or social ministry), can I still participate?</b>	<p>No, unfortunately not. This program is designed for rostered ministers called to a congregation.</p> <p>Through extensive evaluation, we have found that those called to other sorts of ministries have a very difficult time completing this aspect of the program.</p>

## Congregational Financial Assessment Questions and Answers

### Overview of the Congregational Financial Assessment

Question	Answer
Why should my congregation participate in the Congregational Financial Assessment?	<p>In addition to the internal motivation of improving your congregation's financial health as well as your own skills in financial leadership, participating in the Congregational Financial Assessment may benefit your congregation in the following ways:</p> <ul style="list-style-type: none"><li>• <i>Growth in giving</i> — Let's face it: people are not inspired to give to causes that are "sinking ships" or have minimal impact. Donors want to sense that their gifts are being managed appropriately and are making a difference. Engaging with the Congregational Financial Assessment signals to supporters that your congregation takes good stewardship seriously, setting the table for higher levels of support and generosity.</li><li>• <i>Impact on ministry</i> — Financial wellness has impact beyond the coffers. Participating in the Congregational Financial Assessment and implementing healthy financial practices may enable your congregation to focus more fully on faith formation inside and outside your walls.</li><li>• <i>Knowledge transfer</i> — By tracking your healthy financial practices at <a href="https://resourcefulservants.org/congregations">resourcefulservants.org/congregations</a>, your congregation creates an excellent opportunity to transfer knowledge and practices from a retiring officer (e.g., a finance chair or treasurer) to an incoming officer. Record-keeping will raise new officers' awareness of the congregation's financial practices and prepare them to take further beneficial actions.</li><li>• <i>Borrowing money</i> — Improved financial practices are of interest to donors as well as to any lending institution as it considers extending credit. Congregations with sound financial practices are judged as less risky and thus are better positioned to be deemed creditworthy and deserving of low interest rates.</li></ul>

## Congregational Financial Assessment Questions and Answers

### Overview of the Congregational Financial Assessment

Question	Answer
How can my congregation utilize the Congregational Financial Assessment?	<p><i>Explore the available resources</i> — Using the “Congregations” area at <a href="https://resourcefulservants.org">resourcefulservants.org</a>, your congregation can determine your greatest strengths and your areas of growth when it comes to financial practice. You can explore resources (e.g., videos, articles, websites, textbooks) related to healthy financial practices. Links associated with each practice provide a deeper dive into the topic.</p> <p><i>Track financial behavior</i> — Your congregation can track its progress on healthy financial practices. As you assess your proficiency on each healthy practice, the site will provide an overall self-assessment score. A self-assessment score of “basic” signifies effective execution of most of the best practices, with room remaining for improvement in both breadth and depth. A score of “proficient” means greater effectiveness in completing the identified best practices. A score of “advanced,” the highest level of achievement, means that as many as 18 of 21 practices show no need for improvement.</p> <p><i>Communicate with peers</i> — Built-in discussion tools enable your congregation to teach and learn from peers in other congregations and share its own feedback on resources it finds helpful or unhelpful.</p>



## Congregational Financial Assessment Questions and Answers

### Creating your Congregational Financial Assessment account

Question	Answer
How do I create my account for the Congregational Financial Assessment?	<p>To set up an account for the Congregational Financial Assessment on the Resourceful Servants' website (<a href="https://resourcefulservants.org">resourcefulservants.org</a>), roll over the "Congregations" menu at the top right and select "Track Progress." When that page loads, there will be a link in the green banner halfway down the page for "Login/Sign Up." When you click that link, you'll see the login screen.</p> <p>If you have previously signed in to <a href="https://resourcefulservants.org">resourcefulservants.org</a> or another ELCA website (e.g., <a href="https://elca.org">elca.org</a>, <a href="https://community.elca.org">community.elca.org</a>, <a href="https://directory.elca.org">directory.elca.org</a>), you will be able to verify your credentials (email address or social media platform) and proceed.</p> <p>If you have not previously signed into any of these websites, click the "Sign Up" tab and pick one of the social media/email providers you have an account with. (Left to right, the icons stand for Facebook, Google, LinkedIn, Microsoft, and Yahoo.) If you don't have or don't want to use a social-media login, enter your email and password to create an ELCA Community account. Through that process, you'll receive an email to verify your account. When you click the link in the verification email, you will be returned to the "Log In/Sign Up" page. Now when you log in, it will take you to a "User Profile" page.</p> <p>Once you have completed that sign up process, you will be directed to fill out the user profile for the Congregational Financial Assessment. Please enter your first and last name, search for your congregation in the drop-down menu (by ELCA CongID or name and location) and enter your congregation's password. This is the password provided to you to complete your Annual Congregation Report. If you need this information, contact Resourceful Servants at <a href="mailto:resourceful.servants@elca.org">resourceful.servants@elca.org</a>. Once you complete this step, you can invite other leaders from your congregation to participate or go to the assessment to begin scoring your practices.</p> <p><b>The due date to create your account is September 26, 2025.</b></p>

## Congregational Financial Assessment Questions and Answers

### Creating your Congregational Financial Assessment account

Question	Answer
How do I communicate to Resourceful Servants that I have created my Congregational Financial Assessment account?	The Resourceful Servants team can access a list of all active CFA accounts. There is no need to communicate to Resourceful Servants that you have completed this step.

## Congregational Financial Assessment Questions and Answers

### Involving leaders from the congregation

Question	Answer
<b>Why might it be beneficial to involve other leaders from my congregation (e.g., a congregational member)?</b>	<p>There are normally two or three key leaders that know the money-related best practices in your congregation. Having these leaders as part of your team will likely give you the insights needed to complete the CFA and improve financial practices in your congregation.</p> <p>In congregations, these leaders may be council presidents, treasurers, finance committee or stewardship committee members, or office administrators/managers. Whoever works most closely with the finances of your congregation would be the best choice.</p>
<b>How does the person(s) I have selected sign up?</b>	<p>If one of these leaders would like to have their own CFA account, so they can directly view and modify the assessment, they will need to go through the same sign-up process that you did.</p>
<b>How can I share information about this program with representatives from my congregation?</b>	<p>We have prepared a <a href="#">sample email</a> that you can share with the president of your congregation's council. We hope that this provides clear rationale for this program.</p>

## Congregational Financial Assessment Questions and Answers

### Completing the Congregational Financial Assessment

Question	Answer
How do I complete the Congregational Financial Assessment?	<p>Once you have signed up for a Congregational Financial Assessment account, you can complete the Congregational Financial Assessment through the behavior tracker. You can access the tracker through the “Congregations” menu on the toolbar of <a href="https://resourcefulservants.org">resourcefulservants.org</a> and clicking on “Track Progress.”</p> <p>Your congregation will accumulate points as you assess your use and competency for each behavior, with answers ranging from “We don’t do this practice” (0 points) to “We do this very well, with no need for development/improvement” (5 points).</p> <p>As mentioned above, after you assess your proficiency on each healthy practice, the site will provide an overall self-assessment score of basic, proficient, or advanced.</p> <p><b>The due date to complete the Congregational Financial Assessment is February 28, 2026.</b></p>

## Congregational Financial Assessment Questions and Answers

### Submitting your plan

Question	Answer
What does the brief plan for my congregation need to contain?	<p>Incremental improvement is the opportunity we all face every day, both individually and organizationally. As you put together your plan to address one financial practice, the following questions may offer some guidance. Answering these specific questions is not required, and there will be no rubric used to assess your plan. Your narrative plan should be no more than 1-2 single-spaced pages.</p> <ul style="list-style-type: none"><li>• Please name the practice you are planning to address, along with some of the conversations and questions that led to identifying the issue selected by your leadership team and the ideas and practices discussed to improve it.</li><li>• How do you plan to address this financial practice?</li><li>• How do you plan to measure progress?</li><li>• What impact do you hope addressing this financial practice will have for your congregation?</li><li>• How might this opportunity grow beyond one issue and become a springboard for progress on other practices?</li><li>• What have you already learned about the financial practices of your congregation from your work thus far?</li></ul>
Where do I need to submit the brief plan for my congregation?	<p>Please email a copy of your plan to Resourceful Servants at <a href="mailto:resourceful.servants@elca.org">resourceful.servants@elca.org</a>.</p> <p>The due date to submit your plan in order to remain eligible for continued matching funding is February 28, 2026.</p>

# Additional questions?

## Contact Information

If you still have questions not answered here, email Resourceful Servants at [resourceful.servants@elca.org](mailto:resourceful.servants@elca.org)