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# GIVING

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during the  
*Summer  
Slump*



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## ABOUT THIS EBOOK

The term “summer slump” didn’t originate with this ebook. It’s a phenomenon that churches experience every year. Attendance begins to slide in the summer—as does giving. A lot of churches compensate by factoring this drop-off into their budgets...however, it doesn’t have to be this way.

We’ve put together these tips to ensure that your church’s income doesn’t do a belly flop this summer.

### *About eChurch*

Pushpay and echurch were created in response to well-documented declines in both tithing and church attendance. By simply making giving available on your congregation’s smartphones (connected in real-time to a church’s website and database), we help pastors address the disconnect between the church and younger, tech-savvy generations.

This is the echurch and Pushpay mode. It’s being used by thousands of churches across the world to drive sustainable increases in giving, especially among young people and first-time givers, many of whom become recurring givers.

Read more about the heart behind our model at: <http://echurchgiving.com/resources>

### *About Jayson D. Bradley*

Jayson D. Bradley is a well-known writer and pastor in Bellingham, WA. He’s a regular contributor to the [echurch blog](#), Relevant Magazine, and his blog, JaysonDBradley.com, has been voted one of the 25 Christian blogs you should be reading.

All the first-person pronouns in this book are his.



## THE DREADED SUMMER SLUMP

*Hey, where'd everybody go?!*

Most of us, including pastors, like to imagine that the summer exists as a time of relaxation...a time away from our harried schedules. Deep down though, we know this isn't true. We're actually just cramming recreational hobbies and barbecues into already bursting calendars. Parents with school-aged children are pulling their hair out to ensure that the kids have something to do during the day. They spend quite a bit of time taxiing them to camps, sports, and summer activities. On top of all that, summer is the most popular time of the year for families to take trips and vacations.

Unfortunately, when families look for breathing room in their schedules, church is often the first thing they cut. Church leaders know this and respond accordingly. This back-and-forth dance is noticed and seems to encourage even more people to stay home. One of the most discouraging aspects of the summer slump is that lower church attendance seems to encourage even more people to stay home.



## THE SUMMER SLUMP AND FINANCIAL FREE FALL

Many churches are veritable ghost towns during summer months. Then, as soon as school starts up again, there's a big push to get everyone focused and back on track. With that, the fiscal year seems to start in September.

Because church offerings are typically given as part of the church service, giving drops dramatically when people stop attending. The summer slump takes a huge financial toll on a church. Knowing this, churches often budget their finances according to a feast/famine calendar, enabling them to make it through the lean months by storing up resources during the busier times of the year.

### *Causes for the summer slump*

During the summer months, giving in churches is often like a kinked hose. Offerings still trickle in, but they're smaller and irregular. We know that church attendance drops because people are busy, but does giving have to drop, too? Not necessarily.

As I stated earlier, part of the problem is that we've set up a traditional offering system that makes church feel like a pay-as-you-go service. Worshipers show up, and in the middle of the service everything is stopped in order to collect money. In our desire to communicate that giving is part of worship (which it most definitely is), we've inadvertently communicated that giving is what you do when you're at church. This is one of the [drawbacks of passing the plate](#).

## *Your church isn't trained to give regularly*

The church has a long way to go in [teaching people to be more generous](#). Many don't give at all, and the ones that do, tend to give sporadically. It's important that we teach giving as an area of responsibility that is planned rather than impulsive. Vacation or not, people know to make their car payments on time. In the same way, they have to be taught how important consistent giving is to the life of the church.

This isn't really a problem that's only associated with people who are on summer vacations. I attended a church that had an annual "church in the park," where we would hold our service at a lake. There'd be an open-air message, baptisms, and a picnic. The first couple of years we didn't even think about taking an offering, assuming people would compensate the following week. A few years of this proved us wrong. "Church in the park" was a lost week in the budget until we began taking offerings during that service.

In preparation of his visit to Corinth, Paul instructed the Corinthians, "On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come" (1 Corinthians 16:2). Notice that Paul's admonition is to set something aside weekly. Paul wanted to avoid the problem of trying to collect money that Corinthians had already spent.

Making a choice to send money even when one's not at church doesn't make the act less spiritual or holy than giving during a service. Consider the various elements in the temple. The altar of incense wasn't "holy" because it was in the temple. It was holy because it was set aside for the purpose of serving the Lord. That's what holy means—dedicated to the Lord. It's the same thing with our giving. Our giving isn't a sacred act because we do it during a church service; it's a sacred act because we have consecrated that money to God.

Our resources become holy the moment they're set aside to serve God's purposes. In that respect, mailing a check to your church is as sacred an act as dropping money into an offering plate.

This is an important distinction that both your church's leadership and congregants need to understand.

## *Your church lacks context*

Another thing that contributes to the summer giving slump is a general lack of awareness about money that's given to the church; where does it go? What is it used for? While churches might release an annual budget, the report often goes unnoticed. In fact, the people who pay attention to the budget are generally people who are contributing. It's a case of "where your treasure is, there your heart will be also" (Matt. 6:21).

People who don't give as often tend to think of the church budget in terms of "stuff," (e.g., sound equipment, staff payroll). Every time you have to take a special offering for a project or piece of equipment, it reinforces the idea that existing church income is going toward some arguably unnecessary church accessory.

Many churches need to do a better job communicating how giving supports ministries and community. Often there are people inside your church (or outside) who need help with their rent or are struggling to get through a tough time. Your church lovingly helps them through a benevolence fund. But that kind of ministry doesn't get talked about enough because we don't want to embarrass people.

We need to do a better job of sharing the ways that supporting the church is supporting Christ's ministry. Sometimes that means we need to ask permission to share people's stories, we need to solicit testimonies, and we need to talk about how the church budget is contributing to serving our neighbors. If we want people to buy in to the importance of giving, they need to have a good understanding of where the money is going. Don't take for granted that they understand.

When we do a better job of training congregants in generosity by showing them how giving supports God's community. We need to remove any obstacle that makes generosity feel like a personal choice that has no effect on fulfilling Christ's calling.





## HOW TO SUSTAIN GIVING THROUGH THE SUMMER SLUMP

There's no question that churches experience a summer slump. The big question is whether or not there's anything you can do about. We think there is. You don't have to accept the inevitability of the summer slump. Here are some suggestions that can make your summer finances slump-proof. Some tips are finance-specific; others will help your bottom line by keeping attendance up.



### ***1. It's all about becoming proactive instead of reactive***

We interviewed 100 of America's fastest-growing churches to find [the elements fast-growing churches all shared](#). One component we discovered is all their leaders tended to be entrepreneurial.

These entrepreneurial leaders shared the following valuable traits:

- ▶ They knew how to develop and nurture ideas.
- ▶ They didn't implement an idea they were not committed to.
- ▶ They saw challenges as unrecognized opportunities.
- ▶ They were resourceful in the way they respond to challenges.
- ▶ They didn't blindly accept assumptions—their own or others'.
- ▶ They tended to see opportunity almost everywhere.

When you boil it down, entrepreneurial leaders are proactive. They look at struggles as something they can creatively overcome or adapt to. Instead of accepting the summer slump as normal or as something that can't be fixed, church leaders should be asking themselves, "How are we uniquely qualified to respond to this challenge?"

### ***Refuse to go with the flow***

What I often see with churches is that they go with the flow when it comes to lower summer involvement. They back off. They don't plan for exciting events. They save their most powerful sermon series until the fall, when they know people will be there. In a sense, their response to the summer slump perpetuates and ingrains it.

At one church I served, the pastor figured there was nothing he could do about low summer attendance and simply embraced it. He took most of his time off during the summer, letting different people fill in at the pulpit. One gentleman who spoke three or four weeks a year was a wonderful Bible study partner but a terrible speaker. Sometimes, only a handful of people would show up on the weeks he shared. We might as well have hung a Closed sign on the door.

If you want to put a plan in place to combat poor attendance in July and August, you'll need to rethink the entire year. You're going to need to do things that seem counterintuitive...like planning and promoting activities. You might even consider planning vacations for the busiest time of the year!

An enormous part of thinking like an entrepreneur is questioning common presuppositions and turning accepted "facts" on their head.



## ***2. Don't forget to focus on general growth***

This might seem obvious, but it needs to be said. The best thing you can do to combat poor summer giving is to focus on year-round growth. Even if your attendance does atrophy over the summer months, growth ensures that more people that will be there throughout the year. As a rising tide lifts all boats, so, too, does a growing church lift summer giving.

I'm sure most leaders would say, "we are trying to grow the church!" Great! Keep trying. Don't give up. There is a point where growth becomes a flywheel releasing new energy into an organization. For growing churches, there is a point where enthusiastic momentum overcomes the summer slump.

If you're interested in some tried-and-true growth ideas from fast-growing churches, check out our ebook [5 Principles of Fast Church Growth](#).



### **3. Take advantage of your affiliations**

Your church's denomination or affiliation may be another reason not to lose your edge during the summer months. Vacationing people often show up at your church looking for something that feels familiar. If everyone in your church has kind of checked out mentally for the summer, these visitors won't come back. But...if you put the same attention into your services in August that you do in February, there's a good chance that they'll return.

For example, a Baptist church close to me has quite a few regular attendees show up during the summer. These are people who initially visited because they were looking for a church similar to their own. Some came to visit family, and others had summer homes in the area. They fell in love with this church, and it's become a draw that keeps them coming back year after year. Now they almost replace the people who are gone for the summer!

If you're affiliated with a denomination—or even host recognized groups like Awana or a Precept Bible study—make sure that information is prominently displayed on your website. It might be more of a draw than you think.



### **4. Send out regular giving reports**

It's not enough to include a giving report in your annual members meeting. You'll want to communicate that information more often—and more conspicuously.

If you have member email address (and you should!), send an email bulletin on a bi-monthly basis. Make sure it doesn't get mailed. The whole point is to ensure that people who are out of town see it. In that bulletin, include where your giving is in relation to the budget. If you're on budget and giving is up, communicate your gratitude. If it's dipping, don't be afraid to ask for people to step up. Often, transparency regarding need is the key to getting congregants to remember giving.



## 5. Address summer giving in the spring

I am fully convinced that the fact that we're so uncomfortable dealing with financial issues in the church only contributes to the church's generosity problem. People are sensitive about money, and because we know they're sensitive about it, we avoid it. The only way to get people less sensitive is to talk openly about it—a lot.

Start talking about the summer slump in the spring. Let members and attendees know how giving drops off. Show them graphs and charts about how giving has been in past summers. Share some of the ways this shortfall makes ministry more difficult. Challenge them to commit to giving throughout the summer; send a letter or email as a reminder.

As summer gets closer, use the testimonies of regular givers, and social media updates as reminders for continued giving. Planning in advance for the summer slump by reminding your congregation of their role in the church's ministry is a critical step in turning the tide!



## 6. Don't save your big events for the fall

As soon as school starts again, churches launch their big kick-off projects and events. But what if they planned for big events in July? What if the pastor planned his most important sermon series in August? What if your church began communicating that quite a bit of the good stuff is happening during the summer—and they shouldn't miss it? I know, I know. It probably sounds nonsensical, but we're sustaining the status quo by catering to it.

Sure, this is a major sacrifice. You're going to have to do more promotional work in the summer. If you have a big sermon series coming up, you're going to want to talk it up from the pulpit, post it on the website, share it regularly on social media, and send out emails. It's going to take a lot of work to eke out a portion of the attendance you might be used to. But remember, it's a momentum game. It might take you a couple of years, but people will start looking forward to what you have planned.

One awesome outcome of learning to better promote your summer events is that you'll grow as a church marketer. This is a skill that will continue to pay dividends throughout your ministry.



## 7. Support summer programs

What kind of programs can you do to promote involvement and interest during the summer? Do you have a VBS? Vacation Bible Schools have been wonderful ways for churches to maintain forward momentum during the summer months. It keeps the church involved and is actually a wonderful outreach opportunity to the local community. It's a powerful evangelism tool because parents will often agree to anything—even Bible study—if it means free babysitting. I've known so many people who have started attending a church because their kids loved VBS so much. If you don't have a large enough church to pull off a VBS, can you find a church you can partner with?

What unique opportunities do you have in your area? I know one church in our farming community who started a literacy program for migrant workers. You could do a beautification project...visit a local hospital...sing at a nursing home...the possibilities are endless.

Get together with your leadership team and start brainstorming programs the church can initiate in your town. Where is the need? How are you equipped to meet (or at least facilitate) that need?



## 8. Set your church up with recurring giving

I'm sure that, instead of giving weekly, many of the people in your church give larger checks once or twice a month. Maybe they even mail them in. But once they're away on vacation, it's easy for that kind of giving to fall through the cracks.

Getting your church set up with with a tool for recurring giving—and then training them to use it—is a game changer. When people set up automated giving, they become more involved and interested in the life of the church. The best part is they don't have to think about giving. A recurring payment system is a potent weapon in the fight against summer slumps. Once they're signed up for their giving to recur naturally, you're that much closer to being out of the woods.

The best way to encourage recurring giving is with [your own mobile app](#). A mobile app has so many benefits. First, it offers a secure way to give. Second, it allows your members to give from wherever they're vacationing (including foreign countries). Third, it helps you stay engaged with them while they're gone. Having your sermons, calendar, and congregational communications all

bundled within the same app that people are using to give, is a genius way to get your church over the summer slump.

While recurring giving is ideal, one-time gifts are great, too. A good app makes single donations possible with a few taps. It's the perfect solution anytime someone is interacting with your church.

You might think that an app is an accessory for megachurches, and you could never afford or maintain one. But I assure you that's not the case! An app is easy to manage, and completely affordable. Actually, with the increase in giving that you're sure to see, the app pays for itself.



## ***9. Keep in touch with those who are missing***

Maintaining regular contact happens so infrequently, you'd think it was a revolutionary idea. It's not. If you don't see a family for a couple weeks, call them. Tell them you miss them. Letting people know you're thinking of them reminds them to be thinking of you.

Get others involved in calling summer slumpers. Just make sure you invest a little time in training your volunteers in how to call. Don't take for granted that they're going to say all the right things. The call loses value if the caller makes it sound like a chore. You want people to feel like they're on the receiving end of genuine consideration.

I know it probably sounds silly to turn what should be natural and instinctive into a to-do list item, but as Christians, we're not perfect. Left alone, these engagement tasks won't get done.



## ***10. Teach about giving all year long***

As you know, Jesus talked about money all the time. When he wasn't talking specifically about our relationship to money, he was using money as a metaphor. He was talking about money to people who barely had any. He knew that money could take on an almost godlike quality (he called it mammon) in the human heart, displacing the true God.

Generosity wasn't just a nice personality quirk. It was a requisite character trait for anyone who wanted to loosen greed's stranglehold on their heart.

Today, in our culture, many of us have quite a bit of disposable income... yes, even pastors! And yet we seem to be way more defensive when church

leadership starts talking about our finances. As I said earlier, the best way to deal with this discomfort is to talk frankly and often about the subject. Church members and attendees need to understand that Christian maturity and generosity go hand in hand.

If you can overcome your uneasiness in talking about giving, you'll help those in the pew open up about money. The more comfortable everyone is with the topic, the easier it is to communicate expectations, help people become regular givers, and even get them enthused about the idea of automated, recurring giving.

If you're looking for resources to help grow generosity in your church, check out the free ebook, [Teaching Your Church to Give](#).



## RESOLVE TO OVERCOME THE SLUMP

As you can see, the summer slump is not inevitable. These 10 tips will help fortify your congregation against the low-attendance and paltry giving that normally accompanies the summer months.

A word of caution: these tips aren't silver bullets. They will probably— no definitely— take time before they show fruit. Still, be encouraged. As you invite the congregation to join the fight against the summer slump, there's no telling what God will do in their hearts. Above all, the key to winning is prayerful commitment.

One final thought: keep meticulous records. While opinions from your leadership team about the success of any changes are important, the numbers don't lie. Meticulous records will help you spot giving trends from summer to summer.

If you'd like to find out more about how your church could benefit from having its own app—with automated giving— contact echurch for a free demo.



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