

a freedom 5:one white paper

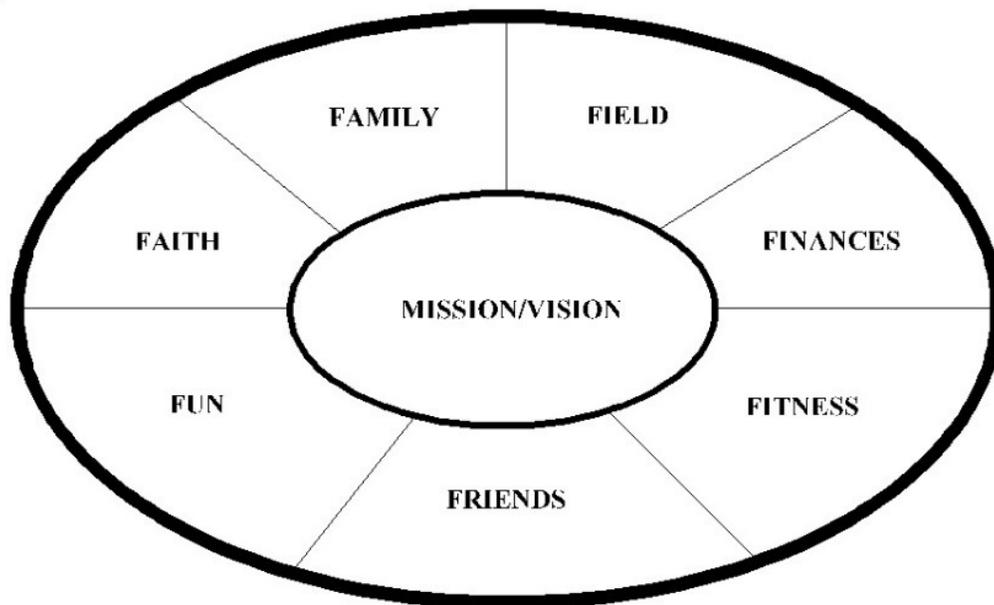
Why Mission Agency Leadership Should Add a Robust  
Financial Health Program to the  
Member Care System

Freedom 5:one Ministries

5/1/2024

## 1) Executive Summary

The Great Commission Worker (GCW) entrusted to your organization is your organization's most valuable asset, and their well-being is the key to reaching your objectives and impacting the world for Christ. Whatever you can do to help this group get healthy personally and professionally is paramount to your organizational vision. One model of member care identifies key life areas that your workers face and are foundational areas for your care system.



But what if, after careful evaluation, you discovered that many of your team members struggle with a common issue in one of the areas? Would you address it?

We suggest that many of your members may be struggling with personal finances (some on the income side and some on the management side). We recognize that every organization is different and that generalities never address the needs of the whole community. But after a decade of helping families in the general population with personal financial health concerns and hundreds of support-raising great commission workers, we believe there is an opportunity to strengthen the financial health of our missionary families. When we use the word family, we are talking about households in many forms- married, single, childless, or with children).

## 2) The financial health needs of the general population are most likely represented in your organization.



We are an American-based ministry whose research has an American slant. Americans, in general, are dealing with a lot of financial stress (see chart on this page). We observe that many of the economic needs of the public also exist in the missionary population and, therefore, need to be addressed.

The scope of need is the most compelling statistic for us and was a primary reason we started our ministry in the first place. 70% of Americans live paycheck to paycheck, and 66% do not have a working budget (we assume that these stats describe many of the same people). And this sample data of the general population probably represents your team to some degree. If this were true of your organization- that two-thirds of your staff were working with a lot of financial pressure and no plan, would you address it?

As we research financial issues in other countries, we find many overlapping financial issues independent of nationality. This is particularly interesting to mission agencies as the economic needs of the people you are

reaching out to must be addressed along the way. Having staff who are healthy in the financial area will enable them to train the people they minister to as well.

The Gallup polling group conducted a well-being survey of over 100 million people worldwide. It released its findings in the book *Wellbeing at Work* by Jim Clifton and Jim Harter. In this survey, they discovered five key well-being areas desired by most participants. The overarching result of their research project is that there is a global desire for well-being. These are the five areas that people around the world are wanting:

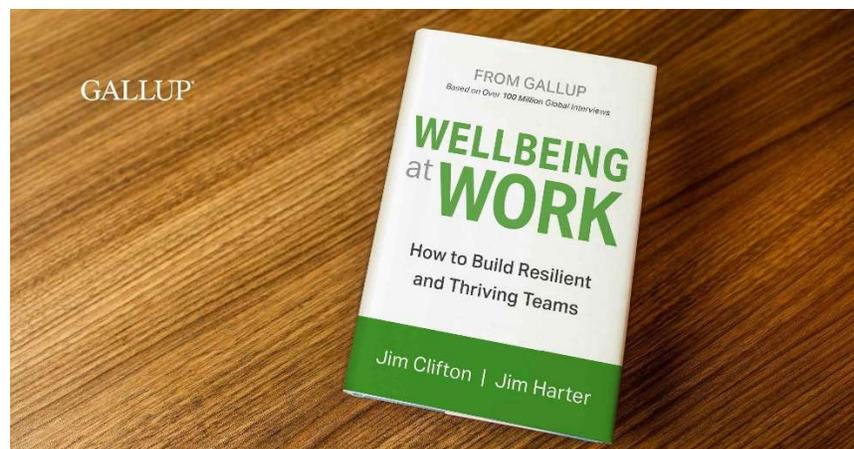
**Career well-being-** you like where you work.

**Social well-being-** you have friends and people who care about you.

**Physical well-being-** you have enough energy and good health to do what you need to

**Community well-being-** you like where you live.

**Financial well-being-** you have enough resources to live your life and manage them well.

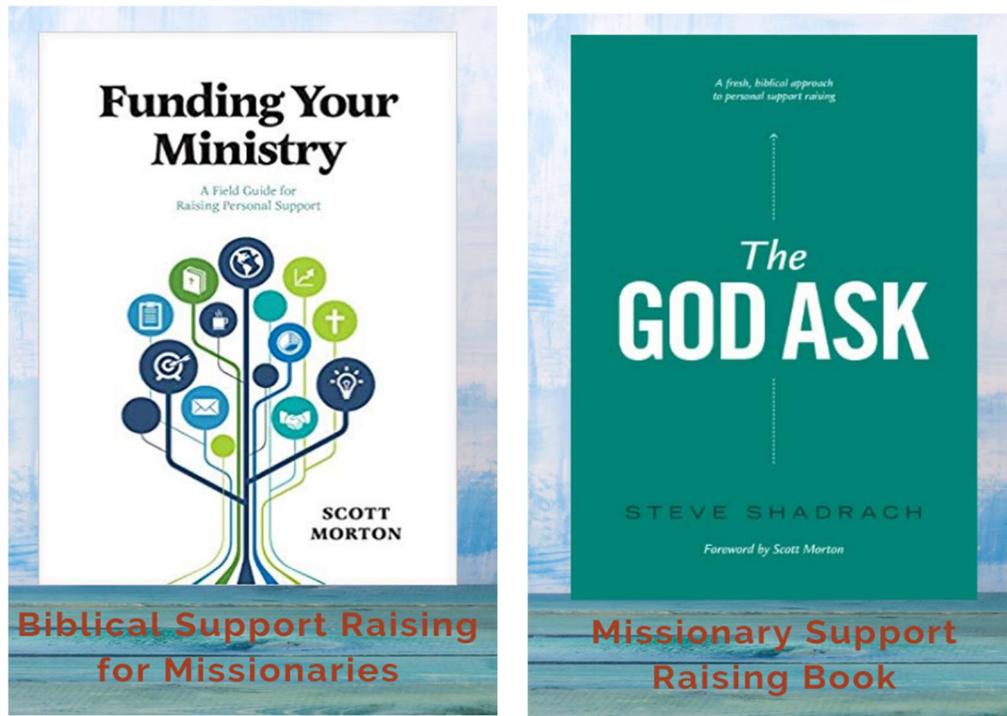


### 3) We must address the income side of the financial health of the Great Commission Worker

When you address a person's financial health, a clear pattern emerges.

**Financial Health = Adequate Income + Financial Life Skills to Manage the Resources Well.**

There has been much progress in recent years in helping GCW (Great Commission Worker) secure adequate funding, especially among ministries that require their staff to raise personal support. More and more mission agencies have adopted and collaborated with best practice methodologies to help their staff gain the knowledge, skills, perspective, and vision to get fully funded and report to their ministry assignment with needed resources. Some of the best practices we have seen are encapsulated in the training of key resources like the books below.

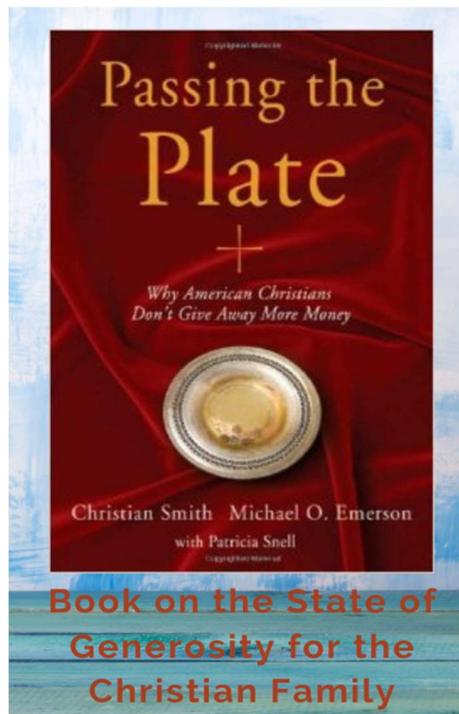


But even with the improvement in training, getting fully funded remains challenging, and many GCWs fall short of their actual income needs. This can be attributed to many factors. Here are a few.

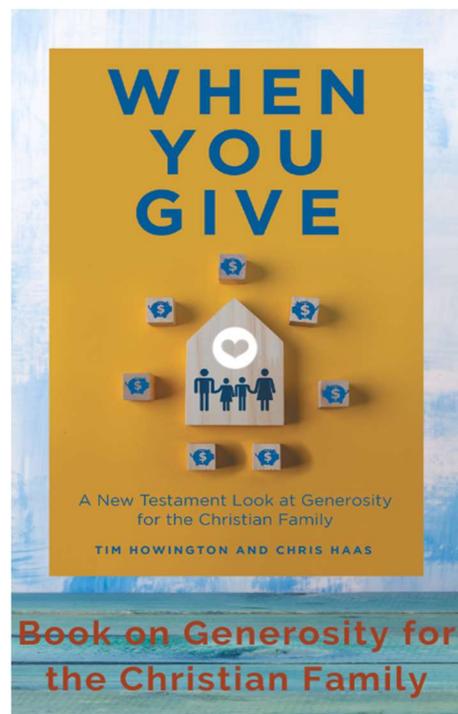
1. **Lack of discipline and accountability** to reach their goals.
2. **Support goals are not connected to a real-life family budget**, so families don't clearly understand what they need to thrive financially. They may not be as motivated to raise their support. If the support goal is connected to the family's needs, families more clearly understand what is at stake if they don't reach their goal.
3. **Some organizations have created inadequate salary structures** that may not address the real needs of their staff, meaning that the salaries offered by the organization are not enough for the families to thrive.
4. **Many staff have an unhealthy view of contentment** and choose to live underfunded and in difficult financial circumstances rather than address their real needs. They assume that

God has called them to a life of financial difficulty. This becomes a significant component of longevity and focus. Underfunded staff struggle to stay focused on their task when in survival mode. They will eventually leave for a more secure environment or become embittered towards the Lord or the organization or career that has caused such discomfort.

5. **Lack of money management leads staff to believe that they don't have enough money when they actually do.** They fail to manage their resources well instead of being content with an adequate salary. Their disorganization causes them to live paycheck to paycheck and the pressure that goes with that. This also has the potential to cause them to leave prematurely.
6. **The underperforming generosity of the body of Christ** is creating a challenging environment for the funding of our missionary families. The average giving for church-attending Christians in America is under 3%, according to a 2005 study in the **book *Passing the Plate: Why American Christians Don't Give Away More Money* by Smith, Emerson, and Snell.** This is obviously out of the control of GCW, but leaders (pastors and mission leaders) must address this issue to ensure our mission force has adequate funding. In the book ***When You Give: A New Testament Look at Generosity for the Christian Family* by Howington and Haas,** the authors address seven key New Testament areas for generosity, including mission giving.



Book on the State of Generosity for the Christian Family



Book on Generosity for the Christian Family

## 4) We must address the financial management side of the financial health of the Great Commission Worker

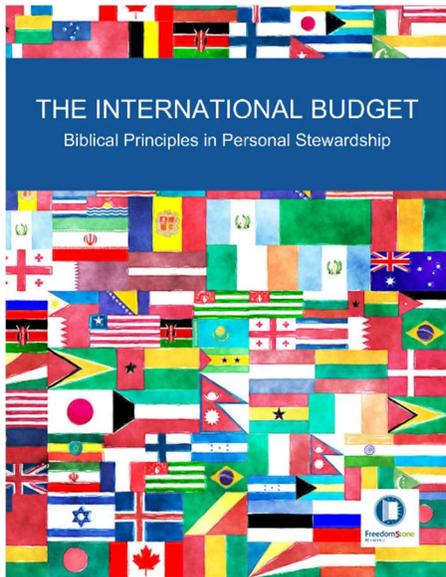
Since 2010, our team has been working with hundreds of families worldwide, primarily in NW Arkansas, where we are based. Over the years, we have coined a phrase that captures the outcome of our coaching: We want our clients to become “Generous Stewards.” This idea is birthed in practical experience and a Biblical mindset about money. God owns everything, and we are but the manager (steward) of the resources He puts in our charge.

A **Generous Steward** is:

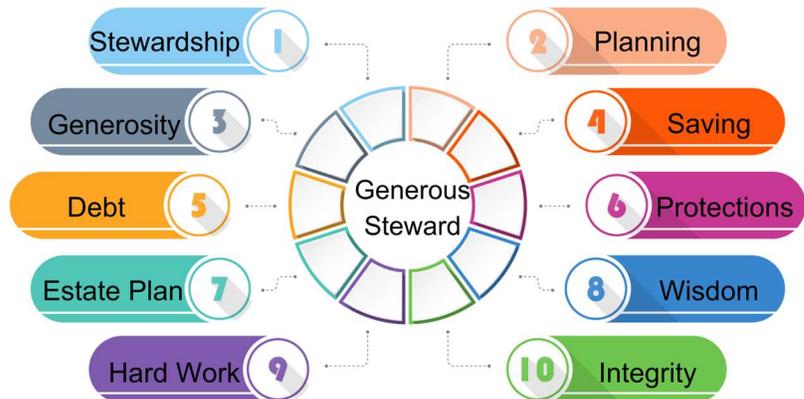
1. **God-Centered** in their approach to finances. To be God-Centered is to recognize that He is indeed the owner, and as the owner, His opinion and perspective are paramount. Another way to be God-centered in our finances is an issue of Lordship, where we give Him the right to rule in this area.
2. **Generous** toward the causes of the Lord. All believers, including GCWs, are responsible for chipping into funding the causes of Christ. Our experience with GCWs has been that sometimes their finances are off because their giving is off. We must model and participate in generosity.
3. **Well-managed** in their finances. The last area is the practical nuts and bolts of creating a system and managing your resources. We have identified five key areas that will lead to financial success if managed well.
4. **Growing in their Biblical worldview in their finances.** The Bible has a



say about managing our money and possessions. The resource below is a deep dive into the book of Proverbs to examine Biblical principles in personal stewardship. It is available on [www.freedom5one.com](http://www.freedom5one.com) in the resource section.



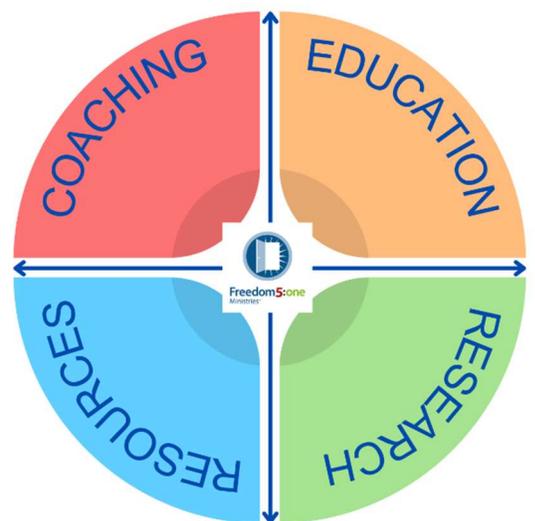
## Financial Success



### 5) The Solution- Add a Robust Financial Health Program to the Member Care System that Includes One-to-One Coaching, Educational Training Opportunities, Identify Resources for the Staff and Ongoing Research

The solution that needs to be considered is adding a robust financial health program to your organization. Whether you develop programs yourself or outsource to other services, a comprehensive approach will enable you to take care of your staff and give you great insight into how they are doing in this area of financial health. There are four key elements for such a program.

- 1) **Coaching**
- 2) **Education**
- 3) **Resourcing and**
- 4) **Research/Insights.**



Here are some descriptions of what that program might look like.

### **Financial Coaching**

The core program contains personalized 1-1 coaching with families and individuals. Just like one-to-one discipleship helps a person navigate their spiritual growth, personalized attention to help a family work through their specific obstacles towards their financial goals is the fastest route to financial health. The focus should be on helping them become **Generous Stewards**. This means they are 1) God-Centered, 2) Generous towards Kingdom things, and 3) Well managed in their finances.

### **Education**

The program should also consist of ongoing educational opportunities. Whether in classes or working cohorts, continued exposure to crucial financial concepts helps develop a financially healthy staff. The organization can develop or identify educational programs.

### **Resources**

Many Bible studies, books, and videos are specifically designed to help the Christian family develop a Christian worldview in personal finances. Identifying and accessing these kinds of tools helps build your staff. You must locate and make resources available to your staff as an organization.

### **Research/Insights**

Have you ever wondered how healthy your staff team is financially speaking? We have developed a brief anonymous survey to give you an excellent feel for that purpose. This is a survey we use with our coaching clients, and we have found it very enlightening to understand how our clients feel about their finances. We have listed the core questions we use to discern how a team is doing. Freedom 5:one can manage this survey for you, or you can do it yourself. If you use the questions we have listed below, we would love to see a copy of your results so that we can add them to our research of GCWs worldwide.

### **Example: Financial Wellness Survey (Scale of 1 to 5)**

1. I manage my money well.
2. To what degree does your faith affect your financial decisions?
3. How prepared do you feel for an unexpected expense of \$1,000?
4. How prepared are you for retirement?
5. How satisfied are you with your current generosity?
6. How confident are you in your plan to reduce personal debt?
7. How confident are you that you have the right amount of insurance protections?
8. How happy are you with your current spending habits?
9. How well are you following your budget?
10. How often do you feel stress over your finances?
11. How often does financial stress negatively affect your relationships?
12. To what degree do your finances align with your personal life goals?

## **6) The Benefits**

If you adopt this idea of strengthening your team's financial health by implementing a program, you can expect many benefits.

- Stronger Marriages
- More motivated staff in fundraising
- Less distracted staff
- Less turnover because of finances
- More contented staff
- If your staff are healthy in this area, they will incorporate it in the core ministry with their target. Meaning that GCWs disciple people in things they are good at.
- More people will be impacted with the gospel and discipleship

## 7) The Call-To-Action

1. Pray if you think the Lord may encourage you to explore this.
2. Survey your staff to determine whether there is a need for or interest in developing this area.
3. Contact our team to brainstorm the idea. If you want to discuss how to institute this kind of program, contact Tim Howington. Tim is the International Director for Freedom 5:one Ministries. You can contact him at [tim.howington@freedom5one.com](mailto:tim.howington@freedom5one.com)

## 8) About Freedom 5:one Ministries

Chris Haas is our Founder. He came to faith in his senior year at the University of Arkansas and graduated with a Finance Degree. After spending a summer at a summer training program with Student Mobilization, he joined the Stu Mo staff team and ministered to college students for ten years. He then began to position himself as a local church pastor and graduated from Dallas Theological Seminary. Upon graduation, he sensed the Lord leading him to dust off his finance degree and begin to help families with personal finances. Little did he know that God had been preparing him to start a ministry that would be a blend of his heart for families, finances, discipleship, and evangelism.

In 2010, Chris sensed God's leading to create a new ministry to focus on the financial health of God's people. Since then, we have coached hundreds of families. Freedom 5:one Ministries is a life-changing financial education and coaching Ministry! Inspiration comes from God's heart to set His people free, as expressed in Galatians 5:1. *It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.*

Our coaches have been support raising ministry workers for years, first with other ministries and now with [Freedom 5:one Ministries](#). So, we understand the challenges of not only executing your ministry, which is a full-time job, but also doing a great job of raising support and ministering to your financial partners in the ministry. It is not for the faint of heart. Over the last 10+ years, we

have coached missionaries serving 25+ nations. We love to be a small help to take the gospel to the ends of the earth.

[www.freedom5one.com](http://www.freedom5one.com)

## 9) Contact us

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