

CHAPTER 9

Budgeting and Finance: Squeezing Blood from Turnips

*"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money."
(Matthew 6:24)*

The first time I heard the evangelist Billy Graham in person it was at a pastors' seminar in North Carolina. I appreciated the chance to hear from this wise and fruitful servant in a pastor-to-(youth)-pastor context, and I took his words very much to heart as he spoke about the importance of personal integrity, maintaining the heart, the priority of family, and the temptations of life in ministry. But what stayed with me at the end of the day were these words: "The two main pitfalls of people in ministry are abuse of sex and abuse of money. Both have very real power, and both have the capacity to destroy people and ministries."

If anyone doubted his words that day (and I doubt many did), no one would do so today. Like wrecked cars on the side of a road, the burned out and gutted remains of too many ministries litter the church landscape because of a leader's poor choices in relation to sex or money. Listening to Billy Graham that day, we all understood he wasn't saying money is bad any more than he was saying sex is bad (can I get an "Amen"?). He was simply stating what folks in ministry have known all the way back at least as far as the apostle Paul: That sex and money have a very strong gravitational pull.

You may be a little disappointed (or relieved?) to hear that we are not going to address the sex issue in this book. But in a book on youth ministry administration, clearly we have to talk about money.

Whether he was writing a letter to the brethren in Thessalonica (1 Thessalonians 2:3-6, 9) or saying a final farewell to the church in Ephesus (Acts 20), the apostle Paul was quick to recall his financial dealings as proof of his love for Christ and of the sincerity of his calling. It's as if Paul recognized that his management of personal and ministry finances was a major way people would judge the integrity of his ministry. And 2,000 years later, church youth workers should understand we are under no less scrutiny in the way we steward ministry funds and personal finances. In the words of Titus 1:7, "Since an overseer manages God's household, he must be blameless—not overbearing, not quick-tempered, not given to drunkenness, not violent, not pursuing dishonest gain."

FUNDAMENTAL FACTS ABOUT FINANCES

Our handling of personal and ministry finances takes on even more importance in light of the following five basic facts:

Fact 1: Most youth ministers are not highly trained handlers of money. Our natural interests don't typically include budgeting and quarterly reports. If we're paid youth workers, we've probably discovered that a youth pastor's salary doesn't require that we spend much time working through investment portfolios. In one survey of both congregational and parachurch youth workers in which respondents were asked what they "really dislike" about their church or ministry organization, finances were a major source of stress, particularly among those who had to raise their own support.¹ We would rather focus on people than pennies. The training a youth pastor receives at the average Bible college or seminary is heavy on theology and light on financial management—which is unfortunate because of fact number two.

Fact 2: It's not unusual for youth ministers to deal with a heavy cash flow. An overseas mission trip can easily generate a budget of several thousand dollars. With a youth group of 50 teenagers, summer camp fees generate a cash flow of as much as \$5,000. Web site design, food, software upgrades, food, printing, food, activity fees, food, transportation, or even an afternoon at the climbing gym or roller skating rink can be surprisingly costly. Anyone involved in the nuts and bolts of youth ministry knows that both nuts and bolts cost money. A lot of cash passes through our hands. (Sad to say, it usually passes through without stopping for a longer visit.) The frightening part is that we can hang ourselves decisively with as little as a few hundred dollars worth of rope.

Fact 3: Ironically, money management is one of the main criteria by which our congregations will judge our ministries. Typically, the members of the churches we serve won't know about the retreats, the growing turnout for Bible study, or the incredible ministry of one-on-one discipleship. But they will hear how the youth program overspent its funds or wants to increase its budget.

Fact 4: Authority equals the power to spend funds. A youth worker who is allowed to drive the van to the garage, find out what's wrong, and get an estimate for repairs, but who is not allowed to actually authorize repairs to the van without reporting to the C.E. board, doesn't really have authority for maintenance and upkeep of the van. The committee to whom that youth pastor reports is really responsible for van upkeep. The youth minister is only doing the committee's leg work. I don't mean to sound cynical or negative; it's simply a fact of life. If one doesn't have the authority to spend funds in carrying out a ministry (within a reasonable range of cost), then that person doesn't really have authority over that area of ministry.

I once worked for a church that, at my request, divided the annual youth budget by twelve and then gave us that amount on a monthly basis. We deposited the funds in a youth group account to spend at our discretion. It was great;

it gave us full responsibility. We could buy media gear, food, curriculum, or balloons without having to requisition three committees, get a presidential order, and cast lots. On the other hand, *full responsibility requires full accountability.* We had to be very careful to document how and why we spent every dollar, because we were well aware of the potential abuses in the system. There needs to be a balance between authority to spend and accountability for spending.

Fact 5: Youth ministry is an expensive proposition. Youth ministry probably costs more dollars-per-person-involved than any other ministry in the average local church. That's just part of the nature of the beast. When the five-year-olds finish a week of vacation Bible school, they are each given a little comb or key ring as a prize—total cost to the budget: three dollars. But at the high school graduation banquet, the gift of a comb or key ring just doesn't elicit the same excitement.

To some degree, the high cost of youth ministry is caused by the fact that teenagers have their own money and aren't dependent on the church for recreation and leisure activities. In a sense, the youth program is competing for the attention of students. Recognizing that most youth can access enough money to choose from many options outside of the church forces us to allocate more money for attractive, quality programming. And of course, this is complicated further by the fact that students don't expect to pay for church activities. Their unspoken assumption is that they are doing us a favor by being there. So youth ministry can be a costly enterprise.

PLANNING A BUDGET

When some of us hear about planning a budget, we feel a smirk coming on. It isn't hard to develop a plan for spending the zero dollars a year allocated to the youth ministry. Sometimes we feel like the Israelites under Pharaoh; we're being asked to make bricks without straw (Exodus 5:7). But whether the budget is large, small, or non-existent, all of us in youth ministry leadership have a responsibility to be faithful stewards of ministry funds. Certainly, one element of that responsibility is setting forth a fair and workable budget.

When we talk about establishing a budget, we're talking about financial planning that's done with enough care, foresight, and precision to enable faithful stewards of God's resources to effectively allocate the funds needed. Paul Borthwick suggests the best place to begin this process is by asking two questions:

1. **What is the budget history of our church or organization?**
2. **What are we planning to do with our program over the long-term?**²

Let's take some time to consider concerns in each of these areas.

Examining Budget History

Here are some key questions to keep in mind in looking back at past budgets for your church or group:

- *How does the church or organization calculate its budget year?* The budget year is sometimes referred to as a *fiscal year*, and there are typically two approaches used. One approach simply uses the calendar year—so the budget covers all income and spending from January 1 through December 31. The second, equally common, approach is for the organization to designate another 12-month period as its fiscal year. It could be July 1 through June 30, or September 1 through August 31. The fiscal pattern used depends on the unique ministry of that church or organization.

- *According to previous budgets, how much money has been allocated to the youth program over the last five years?* Has the figure held steady each year, or has there been an increase or decrease? What is the average percentage of increase or decrease in the budget over that span of time? If the figure has fluctuated, what were the criteria by which it was increased or decreased? The budget history will provide some *baseline* figures that will set the frame for the remainder of the budget picture. Without that baseline figure, preparing a budget is a shot in the dark. It's like wallpapering a room without laying a plumb line; we really have no sense of true up or down.

Katie had only been able to get her budget increased in one of the preceding four years, but the increase that year was almost 8 percent. By averaging that single 8 percent increase over the four-year period, she was able to go before the board in year five and justify an annual increase of 2 percent. If she'd had only the budget information from the previous year, she would not have been able to make her case. She needed a four- to five-year picture to see the pattern.

- *According to previous budgets, what is the budgeted money supposed to cover?* For example, at Lancaster Crossing Church, the youth budget never included expenses associated with the Sunday school program. Monies for purchasing Sunday school curricula had always come out of the Christian education budget. When the Christian education committee decided it didn't want responsibility for funding the youth Sunday school program, Lori had to request a sizable increase in the youth budget. But she wasn't actually proposing a larger budget; she was proposing that a line item that had previously been under the Christian education budget be moved to the youth ministry budget. Had she not made it clear to the finance committee that the youth budget had never before been used to fund youth Sunday school, she could not have justified such a disproportionate increase.

- *According to previous budgets, who controls the purse, and how does one gain access to budgeted funds?* I laugh about it now (sort of), but I can still remember playing tug-of-war with the church treasurer during my first full-time youth pastorate whenever I tried to access money budgeted to the youth ministry.

Making any purchase above my petty cash allotment of \$50—whether it was ordering curricula or arranging for retreat deposits—was a tedious process, requiring several signed requisitions, committee approval, shameless pleading (which I was willing to do if necessary), and the promise of my firstborn child. I was reminded of the basic principle I'd learned playing Monopoly as a little boy: It is not always the banker who controls the flow of money; sometimes it's the one sitting closest to the bank! When evaluating an organization's budget process, find out who is sitting closest to the money.

Examining Long-Term Goals

The second consideration when budgeting involves what we are planning to do with our program over the long term. This is simply the process of taking a careful inventory of present and future need:

- *What are your dreams for the ministry, and what will it cost to accomplish these dreams?* How many retreats will there be? What other major projects should we be planning for?

- *Are there capital improvements that need to be factored in?* Capital improvements are any purchases that actually add to the ministry's assets (net value). For example, suppose we've decided to take advantage of the chance to buy some used backpacking gear, or redo the carpeting in the youth room, or replace the old data projector with one that has a working bulb, or put an upgraded Jacuzzi in the youth pastor's office. Unlike a purchase of curricula that's given out to teenagers, or food that's consumed at meetings, or monies paid out for the summer calendars given to every group member, these purchases add to the assets of the youth ministry. They are capital outlays or purchases.

- *What will it cost to subsidize students who can't afford to pay full price for some of the youth activities?*

- *What are the maintenance costs for equipment and facilities we already own?*

- *Does this budget plan for growth?*

- *Does this budget take into account price increases?*

- *Does this budget represent actual need?* For example, when volunteers pay their own way for an activity or retreat, it hides the actual cost of the event. Of course, it's generous and thoughtful for volunteers to subsidize their involvement in this way. But what about when those volunteers move on? Will the next volunteers be able to continue such largesse? If not, the added cost will look like a disproportionate budget increase when, in fact, someone is now simply seeing the cost for what it is. Even though it's done for all the right reasons, I'm convinced it's better for the ministry to discourage volunteers from

subsidizing their costs. The same is true for the youth worker who spends her own money to buy supplies without seeking reimbursement. It's a wonderful gesture, but it camouflages the actual costs of the ministry.

Avoiding Budget Traps

Thinking about the budget history requires a backward look; thinking about future needs requires a forward look. Both are important. But be warned: There are some common mistakes that can distort our views.³

1. **The line-item trap:** In looking over a budget, remember that the money visible for the specific line item "youth ministry" may not represent the total funding available for youth ministry. There may be additional income under one or more line item categories. For example, there may be a line in the "missions" budget that shows money allocated to a youth missions trip, or funds listed under "staff" that are actually allocated for youth ministry interns.
2. **The higher-priority-means-more-money trap:** Be careful not to fall into the trap of assuming that giving more money to a ministry or program will raise its status or make it a higher priority. That assumption is based on a false premise—that money is the only measure of a ministry's status or value. In fact, every church has three budgets, and only one of them involves money. There is, to be sure, *the financial budget*, which defines how funds are dispersed, but there is also a *time budget* (How much time do members allocate to this ministry?) and a *pulpit recognition budget* (How often does the ministry get some sort of mention or shout-out from the pulpit?). Both time and recognition have value just as money does.
3. **The easy-compromise trap:** Both the missions committee and the youth ministry at St. David's Community Church wanted a 10 percent increase in their respective budgets. But the finance committee agreed there was only enough money to provide for about half the total increase the two programs had requested. Rather than trying to hammer out which budget line deserved which amount of money, both ministries were simply given a 5 percent increase. It was an expedient decision, and it prevented the finance committee making some harder choices, but it didn't clearly reflect the specific value of budget projections made by either ministry.

DISCIPLINE AND PRIORITIES

Unfortunately, for a lot of youth workers, "advance planning" means thinking four to ten weeks ahead. Good budget planning usually requires thinking about 15-18 months ahead. For example, if the budget for the next calendar year (Jan-Dec) is voted on in September, then the youth leadership team must decide in broad terms by August what it plans to accomplish through December of the following year. That's a 16-month lead time.

To make wise planning decisions about our ministries, we need accurate information gathered through careful research. "Winging it" is a good way to crash. Five years of budget totals give a picture broad enough to encompass the typical fluctuations of any youth ministry.

- *If our group continues to grow or decrease at its present rate, how many students are we apt to be working with? Always begin your budgeting process with enrollment projections. If you plan for no growth, you'll probably achieve it.*
- *How much has the group typically been able to count on through fundraising?*
- *How much has the group been spending per active student? I know of one youth worker who was able to demonstrate to his church board that even though his budget was increasing, he was actually spending less money (good trick!). He thoroughly researched how much money was currently being spent per active student, and then divided his total proposed budget by the projected attendance increase based on the past history of his group. He showed that even with the budget increase, he would actually be spending less money per active student than in the previous year. His argument for the increase must have been convincing—the ministry got the funds he requested.*
- *Have we prayed through budget priorities? Prioritizing is the discipline of deciding which budget items are most important to the ongoing program. If the budget has to be cut back, which items will be erased first? If we can only take two retreats next year instead of four, which two will they be? If we must choose between sports gear and a mission-trip scholarship, which will we choose? Can we operate safely if we put off overhauling the van for another year? Prioritizing requires that we go back through the budget and tag certain items as more important than others. It's coming up with plans B, C, and D, in case we can't afford plan A.*

When making purchases, make sure to exercise due diligence. Is this good quality equipment, and are you paying a fair price? For larger purchases it's usually wise to get at least three bids, so you can know (and prove) you paid the best price. Don't limit yourself to Christian-owned businesses; except in rare circumstances, getting the best price for the best service is the best stewardship. Speaking of stewardship, ask your church treasurer about a tax-exempt number. No need to render unto Caesar any more sales tax than necessary.

One method some churches use to build discipline and control into the budget is a system of *zero-based budgeting*. Perhaps, reading the word zero, you're thinking, "That sounds like our system!" But, in fact, zero-based budgeting is a very specific system in which the budgeting process begins with a zero in every projected expense line—no money is allocated to any program.⁴ The church must then examine and approve every planned expenditure that goes in the budget. Church leaders are forced to evaluate every expense over against the church's total mission.

While this may sound like a tedious (nice word for *cheap*?) approach, it has some merit. First, it requires each ministry to do a thoughtful, annual reevaluation of its values, objectives, and strategies each year. Just using figures from the previous year, which were probably based on those of the year before that, which were based on the year before that, is not particularly good stewardship. Secondly, zero-based budgeting builds in direct accountability. If you say you can do the retreat with the \$500 you proposed in your budget, you will be held accountable to "deliver" that retreat for \$500. If, as the time draws closer, you decide it will require more money, the budget committee can say, "You have not because you asked not..." Finally, zero-based budgeting keeps everyone's eye on the ball: The youth worker is making sure she is wisely managing funds and planning ahead, and the supervising boards are attentive to needs because they are responsible for approving expenditures. Note that this does not negate *Fact 4* (above) and the relationship between authority and the power to spend funds. The question is this: Once the funds have been allocated, based on whatever budgeting method is used, does the youth worker have authority to spend that money?

INCOME SOURCES

Most of our discussion so far has been on the expense side of the ledger. But, obviously, good stewardship requires that we also think in terms of income. After we've come up with credible projections about financial needs and goals for our programs, we're ready to ask how we're going to come up with this money. In a traditional congregational ministry, we may have access to funds allocated through the overall budget, but that's seldom enough.

Money Magazine reported in the early eighties that a congregation generally needs to have at least two hundred members to sustain its ministry without the church having to look for a financial bargain either in facilities, programming, or pastor's salary. Based on inflation, we can assume that figure has increased. And there are a lot of churches out there with fewer than two hundred people.

So where does the money come from? There are several alternative sources of funding:

Ask the Youth to Pay. One obvious way to fund the youth program is to have the youth involved help fund it. They are, after all, the direct beneficiaries, and most of them have the money. A recent *New York Times* article reported that most national surveys peg the average monthly allowance of older teenagers at \$100 or above.⁵ That's a lot of cash, and most of these students are not buying groceries, paying utilities, purchasing insurance, or making housing payments. Most of the money is being used for discretionary spending. The advantages of having the youth support the program are readily apparent. First of all, paying for the program gives teenagers more ownership in it. They are apt to more responsibly care for equipment and property if they know that their money has been used to make purchases. Holding the youth responsible for paying their own way also helps them learn the value of work and the discipline of earning money. Heavily subsidizing the program through the church budget or another source may be underwriting teenagers' bad spending habits instead of helping them out. We've all watched the kid with the camp scholarship bound off with cash in hand to buy junk food every time the van stops, while the kid who paid his own way waits behind because he lacks the cash.

On the other hand, what about the kids who can't come up with the money for the ski retreat? Are they cut out of the ministry? And what does student-subsidized funding do to evangelistic ministry or a ministry of nurture? Common sense and experience tells us youth won't be willing to fund the program until they have a more mature commitment to Christ, and they won't develop a more mature commitment to Christ without the program. Which comes first? Typical teenagers are willing, perhaps, to pay for something they want. It may be more difficult to get them to pay for something they need.

Grants and Subsidies from Other Sources. It takes some experience to learn how to write the kind of grant proposals that will move foundations to support a youth program. But a number of enterprising youth workers can testify that the money is there. The process begins by knocking on doors. Start with major corporations or large businesses in your area. Business people sometimes feel they have more to gain by supporting a local project than an international charity. We needn't always ask for money, either. Sometimes a car dealer will donate a van or mark it down drastically. One church in Minneapolis was able to get several free computers from the Apple Corporation to use in its after-school tutoring program.

The main warning is that grant funding can be habit forming—and may even bring an unhealthy dependency. Ministries of all kinds have compromised their visions because they were too indebted to some sugar daddy who started using money as leverage to control their programming. Look carefully for strings attached to corporate gifts.

Low-cost and No-cost Activities. When we talk about budgeting in my classes at Eastern University, we inevitably find ourselves discussing this question: Does money equal value in ministry? In other words, if we spend more money, will we see more fruit?

There are justifiable reasons why youth ministry is more expensive than some other ministries in the church, but it's a fallacy that youth ministries need to be ultra-expensive. Sometimes budget increases are just excuses for thoughtless spending. The real cost-cutter is getting past the mindset that says money is always the answer. It's long since out of print, but Dennis and Marilyn Benson's *Hard Times Catalogue for Youth Ministry* was one of the first youth ministry books to make a persuasive case that creativity, ingenuity, and hard work can often provide what hundreds of budgeted dollars cannot.⁶

FUNDRAISING

The most common source of added funding is, of course, fundraisers. Just typing the word makes me think of car washes, gift-wrapping sales, and standing at the bake sale booth quietly wondering, "Is this really why I went to seminary?"

There are four basic types of fundraisers:

1. *Sell a product*: light bulbs, fruitcakes, gift-wrapping paper, medicinal marijuana;
2. *Sell a service*: Your kids can sell their services as yard-cleaners, snow shovelers, fence painters, house cleaners, or just about anything someone might want done.
3. *Sell "stock"*: One youth worker and his group sold "stock" to raise funds for the youth missions program. Church members were invited to invest in the lives of student missionaries. Youth corresponded with their shareholders before, during, and after the mission trip. Following the trip, everyone was invited to a shareholder's dinner to enjoy pictures, videos, and testimonies of the project.
4. *Sell opportunity*: This includes auctions that offer gifts and unique opportunities (dirt-biking with the youth pastor, ringing the church bells, getting to play drums in worship band, the chance to wear the pastor's robe and vestments at Halloween), as well as the myriad of "-athons" which invite people to pledge on the basis of some activity kids are doing such as rocking (waste of time), walking (good exercise), running (too good an exercise!), picking up trash (neat idea), shaving (sexist), biking (best in areas where there are no hills), fasting (good discipline, but makes you hungry), or burping (not recommended).

We'll look at a few of my favorite fundraising ideas a little later in the chapter, but before we go any further, let me point out what should already be obvious: *Youth ministry and fundraising are not synonymous*. I still have occasional nightmares about beginning a new youth ministry position, and opening the office closet on the first day to find myself knee-deep in candy bars, light bulbs, and greeting cards. I told the board unequivocally that I felt the church's youth ministry was worth the congregation's support; if I'd wanted to get into retail work, I'd have applied for a job at K-Mart. Much to the relief of our youth (the sales force) and their parents (the consumer force), we got out of the retail business.

Yet the amount of time some youth workers must devote to raising money remains most disconcerting. I grew up in a large, wealthy church with a non-existent youth budget. We held retreats so we could plan fundraisers, and we held fundraisers so we could afford the next retreat where we'd plan the next fundraiser! Certainly, in some cases, fundraising is a necessary evil. But I worry that many youth workers spend so much time trying to fund their ministries that they have very little time or energy left to perform those ministries. I routinely remind congregations that it makes no sense to hire an archer unless they can afford to pay for bows and arrows. Requiring youth workers to do an excessive amount of fundraising takes too much time and energy away from the youth worker—time that should be allocated toward making disciples and not making money.

But the fact remains: Many youth ministers need to engage their kids in some level of fundraising efforts. So here are some important questions to ask before we jump into any fundraising event:

- *Does your church or sponsoring organization have a policy on fundraising?* Some congregations don't allow it. Some congregations couldn't live without it.
- *What is your theology of money?* In other words, do you truly believe God will provide for the needs of his people—and, if you do believe that, does that have any bearing on *how* God provides for those needs? Suppose we want our kids to attend camp, but there just aren't funds in the regular church budget to make it happen. Are bake sales, rock-a-thons, car washes, and auctions part of God's plan for funding the youth ministry? Are they our back-up plan? Should we assume we don't really need what we think we need since God didn't provide for it? Or, are we trusting that God is meeting our needs, not through the gifts of his people, but through people who like cupcakes or have dirty cars? Of course, God can meet our needs any way he wishes. But it's a discussion worth having.
- *Do fundraising projects align with our mission as a church or organization, or do they lead us off-task? And how do these fundraising projects shape people's perceptions of who we are and what we believe?* Some churches don't want to do fundraisers because of the perception that the church is always asking for money. Putting the worst possible spin on it, it could be said that fundraisers announce to the community, *We don't care about our teenagers enough to fund*

their program, so we're hoping you'll help us do it by buying items you don't really need. That may be way too cynical, and it certainly isn't what we intend to say, but that may be the message people hear.

- *Do we have any guidelines about who can use the church facilities?* Obviously, one way a church or youth ministry can supplement income is by renting out its facilities! If the youth program has a gym, game room, coffee bar, or some sort of special facility, renting this space might be a great way to make use of the building. On the other hand, you'll want a pretty clear policy about the terms of use. If one of your students wants to host a Sweet 16 party in the youth room, that could be a great outreach. On the other hand, if you get a call from the fraternity guys over at Phi Lusta Booza, you're going to have to think hard about making the place available. Who can use the church's name and facilities?

- *Who approves a fundraising activity?* Who grants permission for the youth group to have a car and pet wash, but, perhaps, draws the line at the medicinal marijuana sale?

- *How will the money be handled?* Make sure you've established a clear procedure that assures money accrued from the fundraiser goes to the proper place. Be prepared to file a brief-but-thorough follow-up report that gives public account (to any who want to see it) of how much money was taken in, what it cost to do the fundraiser, and how the collected funds were dispersed.

- *Are there legal issues?* Talk with a lawyer to assure you don't do anything that might jeopardize the church's tax-exempt status (or your status as a person with no police record). If you aren't clear how this could be a problem, Google *Jim Bakker* and *PTL Club*.

FAVORITE FUNDRAISING IDEAS

I have three simple criteria for any good fundraiser:

1. It needs to be quick (three weeks or less).
2. It needs to involve a maximum number of youth doing something useful or fun.
3. It needs to make lots of money!

The following are some ideas that, for the most part, live up to these standards:

Door-to-Door Car Wash. Rather than face the obstacle of getting people to bring their cars to your group for a wash, the Door-to-Door Car Wash sends car-wash teams into the neighborhood. Teens work their way down both sides

of the street ringing doorbells and asking people if they would like their cars washed. The customers pay whatever they wish. Instead of washing 20 cars in the church parking lot over a five-hour period, a group that moves well can wash three times as many cars going door-to-door.

Free Car Wash. One of the all-time great fundraisers, the Free Car Wash involves a three-phase strategy.⁷

Phase One: Youth canvass the town to collect names, addresses, and pledges based on how many cars the group will wash on the day of the car wash. To help pledgers decide how much they are willing to pledge, give them a ballpark figure of how many cars the group might wash. If, for example, 20 students can each get 10 pledges of just a dime per washed car, the youth group will earn \$20 every time they wash a car.

Phase Two: Host a free car wash for all comers. Ask local merchants to provide food for working students, jack up some tunes in the parking lot, and make it a party! Post a student in the street with a sign that says, "Free Car Wash." As cars enter the lot, a student requests the driver's name and address to verify the final total of cars washed and gives each driver a letter telling how the youth group will use the money received from pledges.

Phase Three: Go back and collect the money from those who pledged.

We had 85 students active in our youth ministry. We felt we could reasonably assume that at least 30 students would be able to collect 20 pledges of five cents each. That's \$30 total per car washed. We knew from experience that we could use two hoses from two different buildings and, using "Y adapters," we could run two hoses from each source. That gave us four washing stations, each of which was staffed by six students. There were two students on each side of the car, plus one in front and one in back. There was one adult leader at each washing station for "quality control."

When we held our annual free car wash, cars were backed up in both directions on the street in front of our church. They would turn into our parking lot, get washed at one of the four stations, and pull on through the church lot, departing by the other entrance. We were able to wash about four cars every five minutes, which meant we were earning approximately \$120 every five minutes. That's what I call a fundraiser! And that's why I dropped out of youth ministry to franchise the idea! (Not true.)

Scripture-athon. This "-athon" strategy solicits pledges on the basis of how many verses of Scripture can be memorized by kids in the youth group. The more Scripture the youth memorize, the more pledge money they collect. While I admit this may not be the best way to initiate interest in Scripture memorization, it seems a better use of time than having kids spend 12 hours in a rocking chair, rocking for pledges.

Shave-athon. The idea here is to invite everyone in the congregation to grow a beard (especially the women). Then hold an auction night in which people bid for the right to shave a certain person's beard. This may not provide a useful service (except in some cases!), but it would probably be a fun family-night activity.

BMX Competition. Several years ago, while serving as a youth minister at a church in San Juan Capistrano, California, Ridge Burns raised money by hosting a BMX biking competition in the church parking lot. Contestants paid to enter the competition in exchange for T-shirts, trophies, and the chance to compete for prizes. This event not only raised some money, but introduced the church to some students who might never otherwise come on the church property.

Home Building. Another ingenious fundraising strategy was developed by Young Life of Kansas City. They recruited ten adults from their local support committee to volunteer to build a house with a team from Habitat for Humanity. Then they asked each of those ten people to raise from acquaintances some donations for their work, all of which went to Young Life. The Young Life construction volunteers worked a combined total of 240 hours building homes for the homeless, raising \$16,000 for the local budget of Young Life as a side benefit.

Bake Sale. For several years Young Life in Owatonna, Minnesota (a community of 20,000) joined a local radio station in co-sponsoring an annual cake auction. The strategy of the project was to sell cakes marketed in different ways. For example, 100 cakes were auctioned off to the highest bidder, and another 40 sold for a donation of \$20 each. About one-third of the cakes have hidden inside them gift certificates donated by local merchants. That boosts the bidding significantly (and makes folks a little more cautious when they eat). The whole affair, well supported by the community, takes place on a Saturday in the lobby of a local bank. One year alone they raised \$13,000.

THE FINAL PRODUCT: PREPARING THE BUDGET

Having taken into account both sides of the budget ledger—possible expenses and possible sources of income—we move to the final stage of the process. We're ready to draw up a readable, usable budget. The following sample models one possible layout and format of a youth-ministry budget.⁸