

Budget and Stewardship Planning Checklist

How to Use This Checklist

This checklist helps churches prepare an annual budget process that is spiritual, strategic, and accountable. A budget is not only a financial document. It is a ministry plan expressed in dollars.

1. Pre Budget Preparation

Task	Suggested Timing	Complete
Review current year giving, expenses, and ministry trends.	90 to 120 days before new fiscal year	<input type="checkbox"/>
Review staff compensation, benefits, insurance, utilities, and contracts.	90 days before	<input type="checkbox"/>
Ask ministry leaders to submit goals and budget requests.	75 to 90 days before	<input type="checkbox"/>
Review maintenance, technology, and facility needs.	75 days before	<input type="checkbox"/>
Identify one time projects and strategic initiatives.	60 to 75 days before	<input type="checkbox"/>
Review designated and restricted funds.	60 days before	<input type="checkbox"/>

2. Budget Development Questions

- Does this budget support the mission of the church?
- What ministry priorities are being strengthened?
- What expenses are growing faster than giving?
- What deferred maintenance needs should be addressed?
- What staffing or volunteer support is needed?
- What assumptions are we making about giving?
- What should be communicated clearly to the congregation?

3. Stewardship Communication Checklist

Communication Item	Complete	Notes
Explain the ministry purpose behind the budget.	<input type="checkbox"/>	
Provide clear summary numbers.	<input type="checkbox"/>	

Avoid overwhelming the church with unnecessary detail.	[]	
Explain major increases or reductions.	[]	
Celebrate generosity and mission impact.	[]	
Invite questions through appropriate channels.	[]	
Provide the process and timing for approval.	[]	

4. Budget Approval Path

Step	Group	Date	Complete
Initial staff review			[]
Finance or stewardship committee review			[]
Church council or leadership review			[]
Congregational information meeting if used			[]
Congregational approval if required			[]

5. After Approval

- Load the budget into the accounting system.
- Communicate ministry spending authority to staff and committees.
- Schedule monthly or quarterly financial reporting.
- Review giving trends early enough to make wise adjustments.
- Celebrate generosity throughout the year.