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BUDGET CUT IDEAS FOR CHURCHES



Do you want to reduce ministry expenses, free up monthly cash flow, and still maintain the same level of quality for the ministry? There are times in the life of every church when that must happen.

So how do you trim the budget back without decreasing ministry quality and effectiveness? That's the challenge. Below you will find 13 ways to trim the church budget and still maintain an effective ministry.

01

PRAY FOR WISDOM

Ask God to give you wisdom on how to manage the church's resources. You never know what idea He may bring to mind to help you.

02

IDENTIFY NEW INCOME

Sometimes a mini-campaign or other efforts can help you inspire people to give, thus giving you additional income that you otherwise would not have. This means you would potentially not actually have to trim the budget at all!

03

PAY OFF DEBT

If you have enough cash in the bank to pay off a loan, paying off the debt will immediately free up monthly cashflow.



Pro Tip: If you feel uncertain about draining your reserve, consider acquiring a line of credit in the interim until you replenish your cash reserves.

04

REDUCE INTEREST RATES

Pull all debt information together to be sure you are getting the best interest rates. Ask the bank for a reduced rate or consider shopping your loan with other institutions.

05

REFINANCE DEBT SERVICE

Consider refinancing your current debt to lengthen the debt service and get the optimal payment schedule in place.

06

DECREASE MERCHANT FEES

Examine your current merchant services for online giving and explore other merchants that potentially would give you a lower rate.



Pro Tip: If you tell your current merchant you'll be shopping these rates, you're almost guaranteed to receive discounted merchant fees immediately.

07

DO A PERCENTAGE-BASED REDUCTION OF MINISTRY EXPENSES

Go line by line across-the-board for all ministries and departments, reducing each line by a small or medium-sized percentage.

08

REDUCE SUBSIDIES THE CHURCH PROVIDES

Consider decreasing or eliminating any subsidies you provide for people. *(Examples: subsidies for kids and students to go to camps & events; subsidies for workbooks, discussion guides, etc. for adult small groups or discipleship classes)*

09

REDUCE OR ELIMINATE CONTINUING EDUCATION EXPENSES

Look at the planned conferences, events, and classes you're investing in and evaluate whether or not to scale those back.



Pro Tip: Just because you skip out on conferences in one year doesn't mean you'll never go again. Make it a year-by-year evaluation based on income levels.

10

JOIN CO-OPS WITH OTHER CHURCHES

Consider joining co-ops with other churches and entities in your community. Office and janitorial supplies are typical areas where a church can save through bulk purchasing.

11

IDENTIFY THE "NICKELS AND DIMES"

Go line-by-line in your budget and look for every small, less-than-critical item you can find. Eliminating many small things can add up to a lot.

12

DECREASE PAYROLL

If a church has one or more staff members, consider decreasing each staff member's income by a specified amount or percentage.



Pro Tip: If the church income increases more than expected, giving a one-time bonus to individuals mid-year will go a long way for morale since they previously took a pay cut.

13

REDUCE STAFFING

Last resort: For multi-staff churches, a time may come when they need to eliminate a position. This is not fun but might need to be done as a last resort.

A dark, atmospheric photograph of a church service. In the foreground, the silhouettes of a large congregation are visible, with many people raising their hands in worship. The background shows a stage with a pastor speaking into a microphone, and a large screen displaying a video of a man playing guitar. The text is overlaid in white and orange on this background.

THE 4 SECRETS

Pastors Can Use to Grow the Church,
Ignite Their People, and Make a
Massive Difference...

Even When They Feel Unequipped for the Job!

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