

Addressing Financial Stability: Suggestions for Offerings

A significant impact of the COVID-19 pandemic may be a decrease in tithing to congregations. Congregation members may be struggling financially due to business closures. Others may prefer putting their offering in the plate on Sunday—an option that isn't available if worship gatherings are suspended. The following information may help you offer more flexibility to your members so that those who are able can continue to share their financial support to ministry.

ONLINE GIVING THROUGH “JOYFUL RESPONSE” -

If you do not already have an online giving option in place, you can easily implement this tool through Joyful Response, a service that is provided by Lutheran Church Extension Fund (LCEF) through Vanco Services (the 3rd party processor). Payments are set up by ACH (Automated Clearing House) or by debit card, with payment processing fees covered by LCEF (not passed on to the church or the member).

To implement Joyful Response, follow these steps:

1. If your congregation does not currently have a StewardAccount® through LCEF, you can open one using the application provided at <https://lcef.org/joyful-response/>. A minimum \$100 balance is required. Offerings received through Joyful Response will be deposited in this account and can be easily accessed.
2. Contact Vanco Services at 1-800-774-9355 to begin the process of establishing the online payment portal, which they will create and host for your church website. There is a nominal monthly fee for their service.
3. Once the payment portal is set up, your webmaster can add a link to your church website (such as a “Give Now” button). NOTE: If your congregation does not have a webmaster, the Mid-South District’s webmaster, [Rhonda Anderson](#), can help establish the link on your site. The Mid-South District will cover any costs related to Rhonda’s time.

NOTE: While Joyful Response transactions are processed through Vanco’s secure site, an additional layer of security called an SSL (Secure Sockets Layer) certificate is strongly suggested. This can be purchased through GoDaddy for as little as \$65 annually. Rhonda Anderson is a helpful resource for questions about acquiring an SSL certificate.

The Mid-South District’s Business Manager, [Angela Fowler](#), is also available to help guide you through the process of establishing online giving. She can be reached at 901.373.1343, ext. 3105.

PRE-ADDRESSED ENVELOPES FOR MAILING OFFERINGS -

For members who usually prefer to bring their offering to worship each week, provide a supply of pre-addressed envelopes so they can easily mail their gifts to the church.