

The COVID-19 pandemic, and its subsequent government-sanctioned quarantine, has caused significant challenges for our churches. In the months ahead, many churches can expect a considerable decrease in giving, resulting in large churches, small churches and church plants struggling to make ends meet. So where can pastors and church planters find help? Here are five places to consider amidst the coronavirus pandemic:

1. Your own household

Before you ask others to help you, make sure you have done all that you can to help yourself. Here are some steps you can take to manage your spending:

- If you don't already have a budget, look at your expenses for the last 2-3 months and categorize your spending. Eliminate any "extra" costs and consider cutting unnecessary services such as cable or monthly streaming services.
- If you can't pay your bills, don't skip or ignore them. Make sure you contact the appropriate companies and ask them about deferments or forgiveness programs they offer. This includes utilities, credit cards, car payments, mortgage payments and loans.
- Remember, the federal government is ordering mortgage companies to allow people who have lost their job or income to make reduced payments or to skip payments.
- Reach out to your landlord to see if there is a way to defer or lessen your payments.
- Your state may be offering new or expanded healthcare benefits. Research whether you and your family qualify for healthcare expenses, or contact your pharmacist about ways to money on medication.
- Look for a flexible job that can provide a little side income. Consider places like grocery stores, big box retailers or Amazon. Many of these employers are hiring right now.
- If you withdraw from retirement benefits during this time, the early withdrawal penalty may be waived. Consult with your financial advisor to see if this is something you can access.

2. Your extended family

1 Timothy 5:8 says, "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever." In this great time of need, don't hesitate to ask your blood family for help. Consider how your extended family can help and how the Lord may use these times to draw you closer to your own blood relatives.

- Ask for advice first, money second.
- Be open and honest about your needs and your financial situation, and ask if there's any way your family can help.
- Make a plan for paying the money back, have it in writing and respect the terms you have made.

3. Your church

What an occasion to lean into your church family, allowing them the privilege of giving beyond their normal means as a way of trusting God to meet needs. This is a great time for the local church to shine and display the gospel!

- Humbly, transparently and wisely seek their aid.
- Make sure you maintain integrity in your financial transactions.
- Consider how to lead your church to utilize its benevolence fund to aid members in dire need.
- Compile a list of members who are facing unemployment or particular financial challenges in this season. Encourage generosity amongst members who can do more to assist others.
- Give special attention to elderly members, members with young children and healthcare workers.

4. Your network

After looking to your own household, reaching out to your blood family and leaning into your local church family, you may still be in a place of need. In God's grace, our church family extends beyond our local congregation. We are all part of the Southern Baptist Convention, which is comprised of state conventions, local associations and the Send Network. Reach out to your networks for help in time of need. Some of our local associations and state conventions are currently offering online equipping seminars along with emergency assistance in these times.

If you ever need it, we offer a free, confidential care line just for pastors – 800-844-PASTOR1. Trained, professional counselors are available every day from 8 a.m. to 10 p.m. ET.

5. Your local, state and federal governments

We also encourage you to look to your local, state, and federal governments for the resources they have available. Additionally, look into assistance from the CARES Act—the \$2 trillion+ economic stimulus bill Congress just passed—and the corresponding Payroll Protection Program for which you and your church may be eligible. For more information, check out [this article](#) from GuideStone's legal experts or [this webinar recording and resources](#) from the North American Mission Board.

Brothers, we want to remind you that you are not alone.
We are all in this together, and as a family, we are here to help you.