Church Financial Crisis Response

A practical team workbook for small churches

When cash is tight, leaders need a clear picture, a shared process and an honest plan for the next few weeks. This workbook helps an authorized church team gather information, prepare questions and record decisions.

Use with the right people

Include the treasurer, pastor and leaders authorized by your church's governing documents. Bring in a qualified accountant, attorney, payroll specialist or denominational adviser as appropriate. Use actual records, not assumptions; protect sensitive donor, employee and account information.

Important: This is planning support, not legal, tax, payroll, accounting or financial advice. Obligations and restrictions vary. Do not postpone a legal duty, change pay, borrow, move restricted funds, or promise a payment plan solely because a worksheet suggests it.

1 | The first 48 hours

Call a small meeting of the people authorized to handle the matter. Establish facts and responsibilities before announcing a solution. If payroll, tax deposits, insurance, utilities or safety are immediately at risk, contact the appropriate qualified professional or provider promptly.

Who is authorized to make or recommend decisions?	
What is the immediate issue, and how was it discovered?	
What cash and accounts must be confirmed?	
Which payments or reporting obligations are due soon?	
Who contacts the accountant, payroll provider or denominational adviser?	
When will the team meet again?	

Document the decision and the next meeting without copying account numbers, personnel details or donor information into a widely shared file.

3 | Build a four-week cash forecast

Use one column or a separate copy for each week. Enter beginning cash, then expected cash receipts and payments for that week. End cash = beginning cash + expected receipts – expected payments. The next week starts with the prior week's ending cash.

Example using fictional figures

Week 1 beginning cash $3,000 + reasonably expected receipts $1,500 – expected payments $2,200 = projected ending cash $2,300. If a $1,000 receipt is uncertain, show the lower-cash scenario separately rather than treating it as guaranteed.

Week / beginning cash	
Expected receipts: amount and confidence	
Expected payments: amount and due date	
Projected ending cash	
Amount whose use is restricted or uncertain	
Reviewer / date / assumptions	

Do not subtract restricted cash twice. Have the treasurer and qualified adviser determine how to show balances and permitted uses accurately. A forecast is not approval to delay any obligation.