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Experiences of Clergy Managing Church Finances with Limited Financial Literacy

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Abstract

Clergy financial literacy has been discussed as a vital tool to help leaders effectively manage their personal finances and the financial responsibilities of church and parish governance. However, these discussions have not adequately addressed the issue of clergy whose denomination judicatories lack a formalized system of financial literacy training for local employees in leadership positions. This research focuses on Roman Catholic clergy. This case study addresses the issue of clergy who perform parish governance without the benefit of formal financial training. The study findings suggest that managing church finances without being taught how to do so results in feelings of uncertainty and the potential for errors in managing the organization's financial affairs. The lack of financial oversight or assistance requires the pastor to take it upon himself to ensure that the Church is appropriately administered. In conclusion, by revealing the rarely acknowledged experiences of clergy who do not receive financial training, this case study sheds new light on the importance of clergy financial literacy training.

Fr. William[2] had been a priest for 11 years. After graduating from seminary, he served as an associate at three parishes in the Archdiocese. He has just been appointed to serve as pastor at a new parish. This parish is large and well-established. With his previous education and experience, Fr. William feels confident that he is ready for his newest assignment. One sunny morning, he strides out to the mailbox at the parish office. He waves hello to a parishioner who has just finished dropping off donations for an ongoing canned food drive. As he sifts through the mail, Fr. William finds a letter that seems important. He opens it, and the text seems to be referring to money. He has no idea what it means. He feels his heart start to race a little. What if this is important? What if he is supposed to be the person to respond to this letter? What if he cannot effectively address the issue described in the letter because he has no clue about the parish's finances? None of his previous experiences and training have prepared him for this. How will he find the answers he needs? As his steps back toward the office quicken with nervous energy, Fr. William begins to say a silent prayer asking for guidance.

INTRODUCTION

Clergy financial literacy has been discussed as a vital tool to help leaders effectively manage their personal finances, as well as the financial responsibilities of church and parish governance. However, these discussions have not adequately addressed the issue of clergy whose denomination judicatories lack a formalized system of financial literacy training for local leaders. In such religious bodies, future pastors are formally trained in other aspects of ministry but not in finances. This paper seeks to highlight the importance of financial literacy training and development in a context where it is typically missing—among clergy who lead organizations and have a fiduciary responsibility to conduct financial administration over, and manage financial well-being of, their organizations. This phenomenon is explored in a case study that examines the effects of this deficiency in training by highlighting the experiences of a Catholic priest who had to figure out how to lead financial matters after his appointment as pastor of a local parish.

This study is situated under the lived experience paradigm (Husserl, 1973; Boylorn, 2008). It examines what it is like to work with a lack of structured/planned training combined with an over-reliance on unstructured/unplanned on-the-job training (OJT) (Rothwell & Kazanas, 2004). A semi-structured interview protocol was developed specifically for this study.

The paper is organized as follows. The first section provides an overview of the topic for research. The next section reviews literature relevant to the study. The purpose and significance of the study are presented next, followed by a discussion of the study's research questions. The next section presents the study's methods. The following section presents the findings of the study. The next section addresses a discussion of the data, compares the findings to extant literature, examines implications, and reviews the study's limitations. The final section presents conclusions and recommendations for future research.

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[2] A fictitious name is used to maintain confidentiality.

LITERATURE REVIEW

Let's be honest. Few if any men enter the priesthood because they want to run a small business. While a parish isn't a business per se it has many of the trappings of a business, including the need for budgeting and financial management.
—*Castrilli and Zech, 2016, xi*

What is Financial Literacy?

There are many ways to define financial literacy. This concept has had a plethora of names over the years, but the idea dates back to the early 1900s (Jelley 1958). "By the most basic definition, financial literacy relates to a person's competency for managing money" (Remund, 2010). Hilgert, Hogarth and Beverley (2003) define financial literacy simply as financial knowledge. By contrast, Vitt, Anderson, Kent, Lyter, Siegenthaler and Ward define financial literacy as "the ability to read, analyse, manage and communicate about personal financial conditions that affect material wellbeing" (2000). According to Lusardi (2019), the Organisation for Economic Co-operation and Development defines financial literacy as:

> the knowledge and understanding of financial concepts and risks [and] also the skills, motivation, and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life.

The problem with having no universally accepted definition of financial literacy is that each group of scholars studying the issue defines it from a different point of view. As a consequence, different perspectives of financial literacy result in varied measurement instruments (Kimiyaghalam & Safari, 2015). Because the focus of this study is clergy within the United States, we will adopt the definition agreed upon by the federal government for this research. "In 2006, the United States government launched its first ever national strategy to improve financial literacy (U.S. Department of the Treasury, Office of Financial Education, 2006)" (Remund, 2010). This definition states, "Financial literacy is the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being" (President's Advisory Council on Financial Literacy, 2009).

What is Financial Literacy Training?

Just as there are many ways to define financial literacy, there are numerous ways to describe how to teach people financial literacy. There are a number of terms to describe this process, from financial literacy education, to personal finance training, to financial education. Regardless of the name, the approaches to improving financial literacy generally fall into three major categories: base education, timely decision support, and judiciously choosing default options to limit the harm arising from the failure to make an informed choice (Carlin & Robinson, 2010). Carlin and Robinson (2010) assert that "education and decision support are complements, not substitutes."

The President's Advisory Council on Financial Literacy (2009) defines "financial education" as:

> the process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being.

According to Carlin and Robinson (2010), the real test of financial literacy knowledge comes from understanding how behavior changes. They found that students exposed to literacy training make better financial decisions and make better use of available information. The result of financial literacy training should be improved financial behavior.

Why Do Clergy Need Financial Literacy?

"Church leaders have a stewardship responsibility to ensure that resources are used effectively" (Castrilli and Zech, 2016, xi). According to Welch (2011), there are three important reasons for the church to develop financial operations that are conducted professionally and in good order: it is a Christian principle to conduct oneself in prudent and resourceful ways, the people of the church expect proper fiscal management, and poor money management can be a violation of the law. It is vitally important that church organizations represent God well in their financial dealings and provide adequate resources to nurture and sustain the spiritual lives of their parishioners (Castrilli and Zech, 2016).

"While all of God's [children] are stewards of the manifold riches of the Lord, certain leaders have been…entrusted with, the earthly riches of the church" (Welch, 2011, 171). Churches assign financial tasks and operations in a variety of ways. Whether the church has a financial staff with positions such as a church business administrator, business manager, CFO, church treasurer, financial secretary, or finance committee, pastors are ultimately responsible for the governance of the church.

This study was designed to examine Roman Catholic clergy specifically. Several documents guide practices of the Catholic church. After the Second Vatican Council, *Optatam Totius*: Decree on Priestly Training (*OT*) was published in 1965 as a guide on practical issues related to preparing seminarians and priests for ministry. OT revolutionized Catholic seminary curriculum and practices by prompting significant changes (Schuth, 2016); these include highlighting the importance of continuing education after ordination and emphasizing collaborative work in pastoral training by engaging in practical parish-level projects. The Second Vatican Council concluded that training newly ordained priests in managing practical pastoral issues requires an experiential approach.

Optatam Totius is one of the Catholic Church documents dictating that bishops, episcopal conferences in particular, have the primary responsibility for priestly formation. Accordingly, the United States Conference of Catholic Bishops (USCCB) published the *Program of Priestly Formation, sixth edition* in 2022 to provide guidance on seminary preparation of candidates for ordination. The USCCB earlier issued *The Basic Plan for the Ongoing Formation of Priests (The Plan)* in 2001, which prioritizes continuing education as necessary for priestly ministry and stresses the importance of deploying enough effort and resources to make ongoing formation for priests effective. *The Plan* includes financial management as one of the topics for ongoing formation for pastors.

The "primary document governing the Catholic Church is the revised Code of Canon Law, which became effective in 1983" (West & Zech, 2008, p. 5). The role of the pastor is defined by Canon 532 as the authoritative representative of the parish. "In all juridic affairs the pastor represents the parish according to the norm of law. He is to take care that the goods of the parish are administered according to the norm of canons 1281-1288" (Canon Law Society of America, 1983, c. 532). Included in these canons, the administrator must "must take an oath before the ordinary or his delegate that they will administer well and faithfully" (c. 1283.1). "Canon law contains a number of provisions directed at good management and financial practices" (West & Zech, 2008, p. 5). The administrator is required to "exercise vigilance so that the goods entrusted to their care are in no way lost or damaged, taking out insurance policies for this purpose insofar as necessary" (c. 1284 §2.1). He must "pay at the stated time the interest due on a loan or mortgage and take care that the capital debt itself is repaid in a timely manner" (c. 1284 §2.5) and "keep well organized books of receipts and expenditures" (c. 1284 §2.7). As well, the administrator is required to "draw up a report of the administration at the end of each year" (c. 1284 §2.8). Thus, the pastor is responsible for financial duties including property management, insurance, loan and mortgage payments, bookkeeping, and financial reporting.

These extensive financial responsibilities are aided by a parish finance council as stipulated by the Code of Canon law. "In each parish there is to be a finance council…in which the Christian faithful…are to assist the pastor in the administration of the goods of the parish, without prejudice to the prescript of canon 532" (c. 537). Even with assistance, the pastor has a clear mandate and fiduciary responsibility to oversee the financial affairs of the parish. But how does the pastor learn to manage the church's affairs?

How Do Clergy Obtain Financial Literacy Training?

The requirements for serving in ministry vary widely among Christian denominations. Some require classes for ordination taught by a committee of experienced clergy members, others mandate that aspiring clergy attend a seminary or school of theology to earn a master's degree prior to beginning their ministry. In the Roman Catholic tradition, it is expected that those wishing to serve as priests will attend seminary as preparation before beginning their service.

> Young men who intend to enter the priesthood are to be provided with a suitable spiritual formation and prepared for their proper duties in a major seminary throughout the entire time of formation or, if in the judgment of the diocesan bishop circumstances demand it, for at least four years. (Canon Law Society of America, 1983, c. 235 §1)

Catholic seminaries must include in their curricula four areas of formation based on the latest edition of the Program of Priestly Formation (PPF V). These four areas are: human, spiritual, intellectual, and pastoral formation (Schuth, 2016, 88). Human formation includes such topics as balanced judgement, maturity, celibacy, and generosity. Spiritual formation includes spiritual practices that lead to seeking Christ in people (Schuth, 2016). Intellectual formation includes a comprehensive understanding of the Catholic faith, an ability to explain the reasoning supporting the faith, and an aptitude for communicating the faith to others. Pastoral formation is, “commonly known as field education or supervised pastoral ministry” (Schuth, 2016, 112). This form of experiential learning “requires students to observe and perform ministry under the supervision of priests and other professionals in various areas” (Schuth, 2016, 112). Much like an internship or apprenticeship, this type of field placement is designed to expose seminary students to all the typical ministries of a parish, including fundraising and financial management.

Most people attending Catholic seminaries and schools of theology are training to be priests; however, “lay students have been enrolling in theologates since the 1980s” (Schuth, 2016, 3). Once seminarians graduate and enter the priesthood, it is possible for Catholic priests to serve in a variety of roles, such as living in monasteries, doing missionary work, serving as chaplains, or working as pastors.

As seminaries are the primary source of training for Catholic pastors, it is important to understand how seminaries teach financial literacy skills. In short, most of them do not. Financial literacy falls under the broad category of governing.

> Although the entire formation of students in the seminary has a pastoral purpose, strictly pastoral instruction is to be organized through which students learn the principles and skills which, attentive also to the needs of place and time, pertain to the exercise of the ministry of teaching, sanctifying, and governing the people of God. (Canon Law Society of America, 1983, c. 255)

While “the Church acknowledges new pastors’ needs for training in finance [and] management” (Chory, Horan & Raposo, 2020, p. 23), rather than utilizing formal instruction, the governing function is typically taught in seminaries through pastoral formation. This supervised ministry experience can last for a summer, semester, academic year, or four-year continuous teaching parish program” (Schuth, 2016, 112-113). While these experiential learning programs are highly valued by bishops who may assign recently ordained priests to the pastorate (Schuth, 2016), there are some criticisms of this method of instruction. As Castrilli and Zech (2016) explain, in the past a newly ordained priest could expect to spend 10-15 years serving as a parochial vicar and, through a sort of apprenticeship, learn the job of a pastor. Now in many dioceses it is common for priests to be assigned their first pastorate in as little as two years after graduating from seminary. Because the seminary curriculum has many requirements to educate students to have the skills necessary to be good priests, there seems to be little room for explicit teaching of the skills to be a good administrator (Castrilli and Zech, 2016). Yet, these administrative skills are essential.

> Beyond the spiritual and pastoral skills demanded of them as leaders, most Roman Catholic priests will find themselves quite soon after ordination, in effect, the CEO of a parish community and often a large physical plant. Obviously, we need not train our seminarians to be full professional administrators, but we must train them to be wise enough leaders to know how to properly delegate those administrative tasks of which they are incapable of fulfilling either because of time or competence. Again, sincerity and piety alone are not equal to this task. We must ensure that we form seminarians for leadership. (Schuth, 2016, 124)

Relying on tacit knowledge that can be developed through observing, performing, and reflecting on ministry may not be the most effective strategy to help priests learn the practical skills of governing a parish. "While all three priestly functions require time and effort, it is clear that the governance function is where our pastors need the most assistance" (Castrilli and Zech, 2016, xi).

Without explicit training in the administration of the parish, a pastor can become overwhelmed with the weight of his financial responsibilities. According to McPortland:

> [A] pastor is living out his priestly vocation to preach the Gospel, minister the sacraments, and bring people to Christ. Unless his was a late-in-life calling from the business world, it's unlikely that he was ever trained in the branch management of a good-sized non-profit corporation, which is the equivalent of the pastor's secular responsibilities. (2017)

Some Catholic pastors have expressed that carrying out their administrative duties creates internal stress and pressure. "Financial worries plague the lives of many pastors who feel the parish is just making it financially" (Schuth, 2006, 142). This stress may be particularly difficult for less experienced clergy. In their study of priests in the Chicago Archdiocese, Center for Applied Research in the Apostolate researchers (2000) found that Young Adult subjects aged 26-38 were more likely to report feeling overworked and dissatisfied and were more likely to say financial issues are problematic. According to His Eminence Cardinal Donald Wuerl,

> Many midsize and large parishes have budgets that equal those of small corporations. While pastors feel on firm ground preaching, teaching, and counseling, making decisions about everything from

> photocopier service contracts to investment portfolios can feel like walking on quicksand (in Castrilli and Zech, 2016, x).

Seminaries are effective at preparing priests for teaching and sanctifying the parish. However, there are other educational models that may be better suited for adequate preparation to govern the parish. Degree programs such as the Master of Science in Church Management offered by the Villanova University Center for Church Management, the Master of Divinity/Master of Business Administration joint degree at North Park University, and the Master's degree in Ecclesial Administration and Management from Catholic University's Busch School of Business seek to fill this gap. It is important for pastors to gain financial literacy skills, whether the source is a traditional seminary, a degree program, or other means of learning.

PURPOSE OF THE STUDY

This study is an exploration of the lived experience of clergy whose denomination judicatories lack a formalized system of financial literacy training for local leaders. More specifically, this study seeks to highlight the importance of clergy financial literacy. The central question raised by this study is, "What does it mean to be a pastor who performs church or parish governance without the benefit of formal financial training?"

Significance of Study

The goal of this study was to illuminate the scope of this issue of untrained clergy managing church and parish finances, while demonstrating what it is like to live this experience. Any findings revealing significant problems in the experience of managing finances with little financial training could be used to improve practices and training opportunities within those faith groups that do not currently provide training to their clergy in an effectual manner.

Research Questions

This study was interested in the experience of clergy whose denomination judicatories lack a formalized system of financial literacy training for local leaders. Among pastoral leaders, answers to the following research questions were sought:

1. How do clergy learn financial literacy skills to manage their personal and church finances?
2. What is the lived experience of clergy who manage church finances without the benefit of formal financial literacy training?

METHODS

A qualitative research method was selected for this study for two primary reasons. First, little research existed at the time of this study that examines specifically the lived experience of clergy with little financial literacy training. Qualitative studies are often conducted in these types of situations, because qualitative methods allow continued exploration of topics that have not been fully researched or about which there is limited literature (Creswell, 1998). Secondly, the interview protocol asked participants to describe their definitions and judgments in their own words. The study's intent was to uncover the meaning clergy give to these concepts and also to address the interrelationships between them.

The qualitative research approach was further defined as a phenomenological study, since the researcher's purpose was to methodically gather data to acquire a description and gain meaning of an experience that will lead to new knowledge (Creswell, 1998; Husserl, 1973; Marshall & Rossman, 1999; Moustakas, 1994). "The phenomenological method seeks to uncover essential elements of lived experience" (Kuchinke, 2023, p. 46). The focus on lived experience encourages contemplation on the variety of deeper meanings the experience holds (Freeman, 2021). Gill (2014) asserts that "phenomenology is a powerful tool for scholars seeking to examine and explore how individuals subjectively experience and give meaning to particular phenomena, such as institutions" (p. 27).

The study was additionally delimited as a case study. A "case study is the study of a phenomenon or a process as it develops within one case" (Swanborn, 2010, p. 9). A case study design was chosen as little is understood about the experience of being a pastor with limited financial literacy training. One respondent was identified through the recruitment process. This sample size of one (n=1) made a case study a suitable research design.

Setting and Participants

Study participants were invited from clergy of the Roman Catholic faith tradition. Inclusion criteria included being an ordained clergy member, currently serving in a pastoral role at a local church or parish, and serving as pastor of a church in the denomination being studied. Upon advice of several members of Catholic religious communities, it was clear that the researcher needed to gain permission of a bishop before approaching individual clergy members.

Once permission from the regional bishop was granted, participants were invited via personalized e-mail indicating the bishop's permission to contact them and including information to respond to the study. A minimum of one reminder e-mail was sent to all; in some cases two reminders were sent. Pastors were identified primarily through published denominational lists and websites, but some were also identified through personal connections of the researcher. One invitee responded.

The pastor interviewed for this study has been ordained for 40 years. He served as an associate pastor in three parishes prior to taking on his first role as pastor 11 years later. After years of exemplary service, he was elevated to a position of leadership within the archdiocese and has been recognized for his work by the Pope. This pastoral leader, unlike other Catholic clergy in the region who were more reticent, was willing to share his perspective. In so doing, he was able to exemplify a lived experience common among his ministry peers—clergy who are providing financial administration to a church without having been afforded financial literacy training.

This pastor's parish is a thriving, multicultural, multigenerational church that is beloved in the community. It is located within a major city in a highly diverse, middle-class neighborhood. The parish was founded over 70 years ago. The church currently has many active committees, including its parish finance council.

The research setting was a sizable region within a large archdiocese that was selected to improve homogeneity of the subjects and to facilitate access to potential participants. The setting was located in a highly populated, Southwestern region in the United States.

Data Collection

Data were gathered through a phenomenological interview and the examination of documents. The interview was semi-structured—the researcher asked general questions and probed for details from the answers. The instrument in this phenomenological study was an in-depth interview protocol used to collect data (Creswell, 1998). Documents reviewed include published parish history information, weekly parish bulletins, and biographical information.

The study's participant was interviewed for this research. After receiving the researcher's e-mails and speaking about the project with a mutual acquaintance, the subject contacted the researcher by telephone. During this conversation, the researcher described the purpose of the research, the study's topic, and the interview process. The subject was interested in participating in the study, so the researcher then proceeded with scheduling the interview.

The interview was conducted by telephone. The researcher listened for non-verbal cues, such as pauses, prolonged silences, strain in the voice, etc. to gauge whether the non-verbal cue was consistent with the verbalized comments (e.g., a strained voice while describing feelings of satisfaction) (Seidman, 1991). The interview was audio recorded. The data collected included the audio file and researcher notes, allowing the researcher to give full listening attention to the participant (Creswell, 1998). The participant was advised that this interview data would be confidential and stored in a secure location and that a transcription of the recorded interview would be created by a transcription service. The participant's anonymity was protected by using a code on the notes and a fictitious name in the study's reporting. The notes detailed the key points spoken by the participant and non-verbal cues from the participant. After the interview, the researcher sent a note of appreciation to the participant.

Data Analysis and Interpretation

For the data collection derived from the interview, the researcher used Moustakas' (1994) modification of the Stevick-Colaizzi-Keen method of analysis of phenomenological data to analyze the qualitative data to determine the relevant descriptions and themes. The approach involved using a coding process to organize the material into significant statements, meaning units, and a description of the essential structure of the experience (Creswell, 1998).

The researcher re-read the transcript, taking detailed notes on patterns, lingering questions, and emerging themes. As the transcript was reviewed, the researcher identified the themes, patterns, and keywords that emerged from the interview. From the participant's description, the researcher extracted sentences or phrases that directly related to the phenomenon being investigated. Once all significant statements were extracted, the researcher eliminated statements that were redundant.

Next, meanings were formulated from the significant statements by reading, re-reading, and reflecting on the significant statements from the original transcripts to capture the meaning of the participant's statement in its original context. Clusters of themes were then developed from the formulated meanings. An exhaustive description of the phenomenon was produced by integrating the results of the analysis. The exhaustive description represents a statement of the essential structure of the phenomenon.

Documents were reviewed to provide context to the interview responses. To ensure transferability, the researcher used thick descriptions to "provide sufficient information about the context in which an inquiry is carried out so that anyone interested in transferability has a base of information appropriate to that judgement" (Lincoln & Guba, p. 124, 1985).

FINDINGS

Answers to the following research questions were sought:

1. How do clergy learn financial literacy skills to manage their personal and church finances?
2. What is the lived experience of clergy who manage church finances without the benefit of formal financial literacy training?

Learning Financial Literacy Skills – Research Question 1

This research question was developed to determine the methods clergy used to learn financial literacy skills. From Research Question 1 emerged one cluster, with three themes. The cluster was Getting an Understanding, and the three themes that emerged from Research Question 1 are: Community, Delegation, and On-the-Job Learning.

Cluster 1: Getting an Understanding

The following are the themes that emerged from this cluster, Getting an Understanding: (a) Community, (b) Delegation, and (c) On-the-Job Learning.

Community

The participant indicated that during his early experience as a pastor, he met monthly with a group of pastors to ask questions about governance matters.

"When I was first made a pastor I had a group of other pastors that would meet once a month in the area and I would go to them with lots of financial questions. I had never been prepared for what would come in the mail and literally I was just opening the mail and finding stuff. And so it was really helpful for me to be able to go to them and they could give me direction on what it was that I was looking at” (Fr. Andrew, personal communication, 2019).

Delegation

The participant hired a business manager for the parish who could understand financial matters.

“I hired a business manager who could understand books and business far better than I ever could. That was extremely helpful” (Fr. Andrew, personal communication, 2019).

On-the-Job Learning

The participant said he was in the midst of a capital campaign at his parish, and managing and explaining the campaign to potential donors helped him learn financial skills.

“Right now, I'm in the middle of a financial campaign, and it has taught me a lot about having to gather and care for and explain the use of money" (Fr. Andrew, personal communication, 2019).

Learn Financial Literacy Skills – Research Question 2

This research question was developed to ascertain what it means to have the experience of carrying out the financial responsibilities of the parish given the level of financial literacy training clergy received. From Research Question 2 emerged one cluster with two themes. The cluster was Knowing What You Do Not Know, and the two themes that emerged from Research Question 2 are Uncertainty and Understanding Limitations.

Cluster 2: Knowing What You Do Not Know

The following themes emerged from the second cluster, Knowing What You Do Not Know: (a) Uncertainty and (b) Understanding Limitations.

Uncertainty

The participant indicated that he had made mistakes during the beginning of his pastorate.

“I know when I was a pastor 18 years ago, they missed some mistakes I made. I mean, and they were obvious ones” (Fr. Andrew, personal communication, 2019).

Understanding Limitations

The participant recognized the need to seek assistance with financial matters rather than attempting to run the Church's affairs alone.

> "The finance council is invaluable. In my current assignment, I understand how to use the finance council better. The finance council is invaluable in being able to review the financial positions, be able to give advice and direction on it, [and] greenlight certain

> projects that we were planning to make sure that they're fiscally responsible" (Fr. Andrew, personal communication, 2019).

Additional Findings

In addition to the clusters presented above, data analysis identified recommendations for improved fiscal management of churches based on the subject's personal experiences. Additional findings were identified as findings of interest that did not specifically address the study's research questions. The areas defined as additional findings were a cluster called About My Father's Business, and the two themes were: (a) Real Time Preparation and (b) Fiscal Oversight.

Cluster 3: About My Father's Business

Real-Time Preparation

The subject strongly believed that financial literacy training was vital for pastors. However, it should be provided at the time when aspiring pastors are going to begin implementing what they are taught.

> "The best way would be for the Archdiocese to tell all priests who are not pastors that if they are interested in being a pastor, they must attend workshops offered in the year preceding their ability to apply for a pastorate. They would be attending classes once every two weeks or something for x number of hours, being able to look at everything from good financial practices to laws concerning the treatment of employees in the workplace, everything from how to handle complaints to how to hire and fire. I would say that anybody who ever wanted to be a pastor would have to apply to attend all of those courses, and if he does not attend those, he cannot be a pastor. It really wouldn't do much good to study this stuff in the seminary because it is just going to be forgotten; it's not going to be immediately used, and there are enough other things that they're trying to cram into the seminary curriculum that you might as well teach these skills to priests when they're going to be using them very shortly" (Fr. Andrew, personal communication, 2019).

The subject goes on to say:

> "There's proof of the presence of the Holy Spirit in the Catholic Church that we haven't gone bankrupt. When you think about it, just in [this city], there's [x number of] parishes, and all of them were taken over by men who had very little, if any, fiscal training. Imagine trying to run a business and keeping it financially solvent that way. So it is understandable because everybody's rowing as fast as possible. However, having men take over positions is unacceptable when they are not trained to handle their responsibilities. That can result in unfortunate fiscal problems, management problems, and how to handle personnel and conduct an

> interview when there are certain questions you cannot ask a potential employee because of realities, and so forth. So I think all that is critical before anybody can become a pastor" (Fr. Andrew, personal communication, 2019).

Fiscal Oversight

The subject was adamant that there must be strong oversight to ensure proper fiscal management of parishes.

> “I think that [in] every parish there should be a mandatory audit every three to five years and that’s not an option. That's a. And b when a pastor comes into a parish for the first time, there is also a mandatory audit. The recommendations by the auditors must be documented, and the proof of implementation must take place within a given amount of time. So I think there should be better fiscal oversight” (Fr. Andrew, personal communication, 2019).
>
> He continues,
>
> “I can’t imagine how all of our financial reports are reviewed with the care necessary to be certain that there’s no mismanagement…But I think financial oversight of every parish is critical” (Fr. Andrew, personal communication, 2019).
>
> *Summary*

This section presents this study's research findings and details the findings from the in-depth interview. The data were analyzed using Moustakas' (1994) modification of the Stevick-Colaizzi-Keen phenomenological data analysis method. The findings resulted in a total of three clusters and seven themes. The findings presented in narrative form vignettes tell the participant's experience managing church finances with limited financial literacy training. As a result of the data analysis, the researcher formulated an exhaustive description of the experience of managing church finances with limited financial literacy training developed from the participant’s interview responses. The Exhaustive Description of Clergy Managing Church Finances with Varying Degrees of Financial Literacy Training follows below.

Exhaustive Description of Clergy Managing Church Finances with Varying Degrees of Financial Literacy Training

The experience of managing church finances with limited financial literacy training is challenging for clergy. There is excellent uncertainty about how to make decisions and determine which direction to go regarding the parish's finances. When the pastor realizes he does not know how to make these decisions independently, he can receive assistance from others. He can form a community with other peer pastors and involve the parish's finance committee in decision-making. He can also delegate those things for which he does not have expertise. It is beneficial to receive formal training in church administration near becoming a pastor. Classes in financial literacy and personnel management are helpful. Financial oversight is crucial to ensure the proper handling of the parish's finances, and is it recommended that this oversight occur at the diocesan level.

DISCUSSION

Research Question 1

From Research Question 1 (How do clergy learn financial literacy skills to manage their personal and Church finances?), there emerged one cluster (Getting an Understanding) and three themes (Community, Delegation, and On-the-Job Learning).

This case study subject's approach to learning about financial matters allowed him to function in his administrative role, even if he found a lack of formal training less than ideal. While he had no financial training classes in seminary, he was able to learn after becoming a pastor. These experiences helped the study participant gain a greater appreciation for the necessity of financial literacy and realize how much effort is required to properly manage the parish's finances with accuracy and transparency.

Community

Reaching out to a peer group of pastors allowed the participant to learn in the community. Learning communities enable individuals to get help from more experienced people (Rothwell & Kazanas, 2004) to gain important work-related knowledge and skills. Communities of practice enable individuals to create, share, organize, revise, and pass on knowledge within and among people who interact regularly (Wenger, 1998). The purpose of a community of practice is to "develop members' capabilities; to build and exchange knowledge" as a form of organization" (Wenger & Snyder, 2000, p. 142). The communities of practice model provides "a useful organizational form that help[s] to address the realities pastors face in ministry today, [and] the prevalence of a desire for peer learning among pastors" (Foltz-Morrison, 2013, p. 37). This type of collective experience is vital for a clergy member's success. "It seems clear, then, that effective learning depends on the availability of peers and their willingness to act as mentors and coaches." (Wenger and Snyder, 2000, p. 141). "Peer learning becomes an investment with a positive return that benefits the pastor, the pastor's intimate friends or family, the pastor's congregation, and those with whom the pastor is engaged in peer learning" (Foltz-Morrison, 2013, p. 25).

In addition to aiding with learning job-related skills and knowledge, developing a supportive community allows individuals to enhance their wellbeing while working. Gerritsen and Vaccarino (2013) assert that "A crucial self-care practice or strategy which assists in maintaining clergy wellbeing is having a strong and reliable support network" (p. 72). Further, "It is important for clergy to set up support groups with another clergy as 'a haven for letting the lid off the pressure cooker for a bit' (Oswald, 1991, p.49), as other clergy may have similar experiences and can offer some perspective" (Gerritsen & Vaccarino, 2013, p. 72). A 2009 study found that the two most frequently cited ways clergy believed the Church could help promote their work-related psychological health were the availability of formal support mechanisms and the promotion of informal support mechanisms (Charlton, Rolph, Francis, Rolph, and Robbins, 2009). A vast social and professional network helps clergy members manage occupational stress in their unique professional context (Kinman, McFall, and Rodriguez, 2011).

Delegation

Hiring a business manager enabled the participant to delegate areas he did not understand or know how to implement. "Delegation is defined as an intentional transfer of tasks from one person to another. It states that delegation is an appropriate way of decreasing workload from the manager to the subordinate" (Mathebula & Barnard, 2020, p. 77). Effective delegation can benefit the leader and the employee to whom tasks are delegated. "If managed well, it can improve efficiency and productivity in the workplace, increase staff retention, better relationships and trust amongst employees. On the contrary, if managed badly, it can lead to low staff morale, poor performance, and non-delivery" (Mathebula & Barnard, 2020, pp. 76-77).

In a ministry context, the "power and effectiveness of the leadership…depends upon good communication with the congregation and the ability of the pastor to delegate authority, assign responsibility, and recognize the accomplishments of others. Without such skill, the clergyperson becomes overworked, isolated, and exhausted" (Oswald, 1991, p. 4). Delegating can serve as an act of self-care by aiding clergy in setting clear boundaries (Gerritsen & Vaccarino, 2013).

On-the-Job Learning

Working with the finance committee helped the study participant obtain valuable financial decision-making advice. In addition, he found that leading a capital campaign helped him learn to raise, steward, and explain finances. He learned these financial skills while serving as a pastor rather than learning through his seminary education or Church-sponsored training.

On-the-job learning is defined as “all implicit or explicit mental and/or overt activities and processes, performed in the context of work, which lead to relatively permanent changes in knowledge, attitudes or skills” (Berings, Poell, Simons ad van Veldhoven, 2007, p. 481). The practice of many churches has been to provide little structured training in the context of the work setting. "The Report on Clergy Recruitment and Retention published by the 216th General Assembly of the Presbyterian Church (2004) stated, '…we have relied too much on on-the-job learning for our clergy' (Aiken et al., 2004, p. 9)" (Stewart, 2009, p. 120). While on-the-job learning is shared, how can clergy be expected to improve in knowledge, skill, and ability to meet particular standards and with the precise information needed to lead their churches if they are not taught these things in the work context? On-the-job learning “does not refer to on-the-job training or professional education” (Bearings and Simons, 2005, p. 374). Unlike the most frequently used training approach of “delivering training in off-the-job settings, such as in a corporate classroom" (Ahadi & Jacobs, 2017, p. 324), learner-directed on-the-job training focuses on on-the-job learning and workplace-based learning (Rothwell & Kazanas, 2004). On-the-job training will be explored further in a later section.

Research Question 2

Research Question 2 (What is the lived experience of clergy who manage church finances without the benefit of formal financial literacy training?) revealed one cluster (Knowing What You Do Not Know) and two themes (Uncertainty and Understanding Limitations).

Uncertainty

The study participant indicated that he had made errors during the beginning of his work as a pastor. Hunter, Tate, Dzieweczynski, and Bedell-Avers (2011) "define a leader error as occurring when: An avoidable action (or inaction) is chosen by a leader which results in an initial outcome outside of the leader's original intent, goal, or prediction" (p. 2). Leader errors are not uncommon. In fact, "errors are a part of leadership. The high-level positions leaders hold, the complexity of their tasks, and the nature of the decisions they face all indicate that errors are part of a leader's life" (Hunter et al., 2011, p. 15). Because of the problematic nature of the leader's responsibilities, leaders will inevitably make mistakes. "Leaders must make the difficult decisions…these decisions are characterized by risk — and with risk comes error. Not every choice will prove correct, and no leader, regardless of how successful, lives an error-free life" (Hunter et al., 2011, p. 1).

Why is it so common for leaders to make mistakes? As Hunter et al. (2011) describe:

> As leaders become stressed, fatigued, or experience a high degree of negative affect, they turn to what they know best, which will both abbreviate information searches and reduce the number of concepts used when generating solutions and making decisions. Leaders are also more likely to see what they want to see or self-affirm their initial beliefs when cognitive capacities are reduced by fatigue, stress, and negative emotions. Moreover, it seems reasonable to suggest that leaders will be more susceptible to cognitive biases such as attribution or base-rate biases under these conditions. Similarly, leaders are more likely to lose their temper and potentially harm working relationships with subordinates when feeling stressed or fatigued — relationships necessary to provide the leader with raw information and serve as a check and balance to decision-making. p. 14

Further, Avolio, Griffith, Wernsing, and Walumbwa (2010) posit that a lack of self-awareness contributes to leader error:

> Without such awareness, the leader can become fixed on one script that prescribes how to handle certain events, lacking the capacity to interrupt automatic patterns of behaviors and responses. New circumstances and challenges require new responses that aren't

> obvious at first, and a lack of self-awareness, self-reflection, and self-regulation will likely degrade the leader's performance over time. p. 41

In this study, the participant’s self-awareness enabled him to recognize his mistakes, even when his superiors did not. “Self-awareness is being conscious of what you're good at while acknowledging what you still have yet to learn. This includes admitting when you don't have the answer and owning up to mistakes” (Musselwhite, 2007, para. 1). The participant was willing to acknowledge his errors without making excuses for them. He recognized that there were things he did not know. "How leaders and managers respond to not knowing is highly relevant given the twenty-first century's complex, ambiguous, and chaotic business environment" (Crossman & Doshi, 2015, p. 1).

The contemporary external environment can be characterized by the “managerial acronym: VUCA, short for volatility, uncertainty, complexity, and ambiguity” (Bennett & Lemoine, 2014, para. 1). Uncertainty, in particular, makes it usual for leaders to experience the state of not knowing. It is unrealistic to expect leaders to know every information available before making a decision. Organizations should begin "rethinking the negative notions of not knowing and appreciating its usefulness and inevitability" (Crossman & Doshi, 2015, p. 6). The state of not knowing assumes that "you know what you don't know," and this differs from ignorance, which "includes not knowing about what is not known" (Crossman & Doshi, 2015, p. 2). Individuals can optimize the experience of not knowing. "Negative capability… describes how individuals experience and respond to states of not knowing. Thus, Ou (2009) interpreted negative capability as a readiness to acknowledge and grapple with not knowing" (Crossman & Doshi, 2015, p. 2). Negative capability enables individuals to learn from not knowing. "Organizations need to consciously make spaces for not knowing so that leaders and managers can gain experience developing negative capability that allows for unexpected insights to emerge" (Crossman & Doshi, 2015, p. 3). Leaders can learn to identify, prepare for, and respond to uncertainty effectively (Bennett & Lemoine, 2014).

Understanding Limitations

The study participants recognized the need to seek assistance with financial matters due to his limited business expertise rather than attempting to manage the Church's affairs single-handedly. He was able to identify an area of weakness that required support, carving out space to focus on his areas of strength. “[O]ne of the elements for a person to thrive in ministry is when they are able ‘to invest one’s best personal resources (talents, capabilities, energies, time) into the attainment of cherished goals and admirable pursuits’” (Heaton, 2019, p. 4). These personal resources include one’s signature strengths, “the strengths one self-consciously owns and celebrates and, if able, exercises in everyday life” (French-Holloway, 2020). Buckingham and Clifton (2001) define strengths as consistent near, perfect performance in an activity. Strengths consist of innate talents, knowledge that can be learned, and skills that can be acquired.

Self-awareness is key to recognizing one's strengths and weaknesses. According to Gardner, Avolio, Luthans, May, and Walumbwa (2005), self-awareness “encompasses awareness of both one’s strengths and weaknesses, as well as the multifaceted nature of the self” (p.10). “Leaders who invest time and energy in learning their strengths and perceptual biases help themselves see the situation more clearly, and this capacity better equips them to adapt to new challenges and opportunities quickly and effectively” (Avolio et al., 2010, p. 41).

It is helpful for leaders to recognize their limitations, but it is also important to operationalize this insight in an organizational setting. Like the pastor in this study who identified the need for help with financial matters, delegation can address the issues caused by leader limitations. Because “more time is spent doing those tasks that a person is less equipped to do…[it] may lead the minister to consider delegating areas of ministry appropriately to someone else (clergy or lay) who has those necessary skills" (Heaton, 2019, p. 5). According to Charlton, Rolph, Francis, Rolph, and Robbins (2009), one of the most important and frequently cited ways in which the ministers considered that the Church could help promote the work-related psychological health of ministers was helping to establish reasonable expectations for what can be expected of ministers and what ministers can do, thus placing boundaries around the claims made on ministers by their churches. Understanding the leader’s limitations and creating a structure to mitigate them not only helps to maximize performance but also helps to reduce exhaustion and burnout.

Additional Findings

From the additional findings (findings of interest that did not specifically address the study's research questions), one cluster emerged (About My Father’s Business) and two themes (Real Time Preparation and Fiscal Oversight).

Real-Time Preparation

The study participant strongly believed financial literacy training was vital for pastors, but it should be provided when aspiring pastors apply for a pastorate. "Most training and workplace learning occurs in real-time and on the job—not off the job or away from work" (Rothwell & Kazanas, 2004, p. xiv). Indeed, job-related training is most effective when it occurs close to the time when the trainee will use it.

The timing of training interventions is a critical variable (Curry, Caplan & Knuppel, 1994). Neurological research gives learning and development professionals the tools to teach learners how to learn more effectively (French-Holloway, 2018). Because the human brain is wired to conserve energy, our brains quickly forget new information that is not applied (Glaveski, 2019). Only about one-fourth of new information is remembered after six days (Ebbinghaus, 1913). "The challenge is to deliver the right training at the right time. Information without context is quickly forgotten" (O'Donnell, 2017, Para. 3).

Training in many of today’s organizations is flawed because “employees often learn uniform topics…at a time when it bears little immediate relevance to their role — and their learning suffers as a result” (Glaveski, 2019, para. 6). The timing of the training should coincide with applying the learning back on the job immediately (O’Donnell, 2017). “Conducting training at the appropriate time is a critical task. The relevance of the training to the work situation, a crucial factor, often is influenced by the timing of a training intervention” (Curry, Caplan & Knuppel, 1994. p. 6). "The best time to train is when employees are already motivated to learn" (O'Donnell, 2017, para. 8). Preparing for a new leadership role is an example of a moment of need in which employees are highly motivated to learn. "'The goal is to surround these moments with training and performance support resources to capitalize on people’s willingness to prepare for a big moment” (O’Donnell, 2017, para. 8).

In this case, the study participant had a gap of over 10 years between seminary and first becoming a pastor. There are more effective ways to prepare people for a job than to train them to do it decades before they start. In contrast, the current practice of training pastors includes priests-in-training attending seminary, often many years before they are appointed to a pastoral role. Then, they are expected to observe how the Church they are assigned to serve as a priest operates and figure out how to run a parish. This is consistent with unstructured on-the-job training (OJT).

Training, in general, is "the systematic approach to affecting individuals' knowledge, skills, and attitudes to improve individual, team, and organizational effectiveness" (Aguinis & Kraiger, 2009, p. 452). Of the various types of training, on-the-job training “in its most elementary form…is simply job instruction occurring in the work setting and during the work” (Rothwell & Kazanas, 2004, p. 5). “(OJT) is perhaps most critical in small to medium-sized organizations lacking the staff, the internal expertise, or the other resources to conduct planned training or maintain a cadre of training professionals” (Rothwell and Kazanas, 2004, p. xiv). Employee performance improvement strategies include OJT through one-on-one instruction, procedure manuals, training manuals and outlines, computer-based training, employee and supervisory checklists, electronic performance support systems, computer-based referencing systems, job aids, and culture-specific competency development strategies (Rothwell & Kazanas, 2004). An advantage of OJT is that “on-the-job training led to greater innovation and tacit skills. Tacit skills are behaviors acquired through informal learning that are useful for effective performance” (Aguinis & Kraiger, 2009, p. 454).

There are two types of OJT—structured on-the-job training (SOJT) and unstructured on-the-job training (UOJT). “Fundamentally, S-OJT is about delivering systematically developed training in the work setting, not in a classroom or some other off-the-job setting” (Ahadi & Jacobs, 2017, p. 326). OJT can be structured as a planned process to deliver systematically developed training in the work setting that teaches technical skills and achieves managerial and awareness training outcomes (Ahadi & Jacobs, 2017). "Unstructured OJT describes the situation whereby an inexperienced worker informally 'picks up' job information from one or more experienced workers" (Jacobs, Jones, and Neil, 1992, p. 133). Unstructured or unplanned OJT is a practice whereby new employees are expected to learn by watching experienced workers perform or do the work. However, there is no logically sequenced system of transferring knowledge to the new worker (Rothwell & Kazanas, 2004).

Which type of OJT produces the best outcomes? In short, structured on-the-job training is superior to unstructured on-the-job training. "SOJT is the preferred training method over unstructured OJT and, in some cases, over classroom training (Jacobs, Jones and Neil, 1992; Jacobs, 1994)" (as cited in Department of Housing and Urban Development, 2012, p. App 5.1–2). SOJT is also preferred over UOJT "because the structure of the training allowed mastery of skills in one-fifth the time of UOJT; that is, training objectives were achieved five times faster than using UOJT" (Department of Housing and Urban Development, 2012, p. App 5.1–2). Further, "structured OJT was forecasted to provide nearly twice the financial benefits of unstructured OJT" (Jacobs et al., 1992, p. 138).

Why is UOJT problematic? "Unplanned OJT is 'seldom well-structured, seldom based on well-defined performance criteria, and seldom time-efficient' (Sullivan & Miklas, 1985, p. 118)" (as cited in Rothwell & Kazanas, 2004, p. 155). Further, UOJT produces inferior results than SOJT. "Unstructured OJT leads to increased error rates, lower productivity, and decreased training efficiency, compared to structured OJT, and is less effective at reaching the training objectives" (Department of Housing and Urban Development, 2012, p. App 5.1–1). According to Jacobs et al. (1992), "given its comparative unreliability, use of unstructured OJT for any training situation would be of questionable value" (p. 138). Unstructured, informal training seems to be marginally better than no training.

The findings of this study suggest that seminary is helpful for the formation of the priest but may have less impact on the preparedness of a pastor to conduct financial administration of the Church when there is a gap between graduating from seminary and taking on the pastorate. Put plainly, the seminary prepares students to become priests but does not explicitly train students to become pastors. The current model used by the Church to prepare pastors to manage church finances involves a lack of structured, planned, or formalized training and an over-reliance on unstructured on-the-job training. The study participant's recommendation to have mandatory bi-weekly classes in church administration in the year before applying for a pastorate can help provide timely, practical instruction for aspiring pastors in financial matters.

Fiscal Oversight

The study participant argued that strong oversight is imperative to ensure the proper fiscal management of parishes. The conclusions drawn by the participant based on his intuition and experience appear consistent with the literature.

Several studies have stressed the importance of effective financial management and proper internal financial controls in churches (West & Zech, 2008; Duncan, Flesher & Stocks, 1999). "Fiscal oversight includes an independent board of directors with a financial expert and documented policies and procedures." In contrast, "[f]iscal management includes the existence and use of a budget, controls over cash receipts and disbursements, financial reporting and tax reporting and compliance" (Elson, O'Callaghan, & Walker, 2007, p. 121.) In a more recent development, the "corporate governance of religion is a relatively new emerging field concerned with the governance mechanisms by which religious organizations are controlled and directed" (Rost, 2017, pp. 1-2). Further, "Studies on the corporate governance of religion promise to enhance organizational studies by exploring how culture more broadly, whether through religion or morals, affects the design and control mechanisms in organizations" (Rost, 2017, p. 11).

Fiscal oversight, management, and control are important for churches. "The concept of internal control is just as relevant to churches as it is to profit-seeking organizations" (Duncan et al., 1999, p. 142). Much like the corporate scandals that have rocked the contemporary business world, "recent controversies that have been reported in religious organizations offer evidence that a strong internal control system is a 'necessary evil.'" (Duncan et al., 1999, p. 146). As parishioners have become more aware of the lack of financial transparency and accountability in many churches, they have clamored for adequate institutional controls and mechanisms to address this issue (West & Zech, 2008). "Inadequate internal controls can hinder the management responsibilities of church officers and employees and place them in a position where they may be tempted to engage in questionable activities and accounting practices or could subject individuals to unwarranted accusations" (Duncan et al., 1999, p. 142). Oversight helps ensure proper financial practices and create accountability in cases of lax internal controls. "Because governing boards of churches often fail to provide adequate fiscal oversight and supervision, a good internal control system is even more important" (Duncan et al., 1999, p. 143). The lack of fiscal oversight and internal control presents problems for the Church as a whole and for individual church entities.

There are particular concerns regarding fiscal oversight within the Catholic Church and individual parishes. The "economics of religion has viewed the Roman Catholic Church as a monopolistic 'multidivisional' firm…characterized by a central office that not only controls…most relevant financial allocations…but also allows its divisions a high degree of autonomy in matters of operation" (Rost, 2017, p. 2). Church polity refers to the rules governing a church organization (Duncan et al.,1999). Of the three basic types of church polity, episcopal polity most closely resembles the Catholic Church. "In episcopal polity, power is lodged in the highest-ranking bishop and is delegated downward through the clergy. A bishop is usually in authority over several congregations. This structure provides control and uniformity among the various congregations" (Duncan et al.,1999, pp. 147-148). While more formal hierarchical structures, such as episcopal polity, typically have stronger systems of internal control in place (Duncan et al.,1999), the Catholic Church is a notable exception. According to West and Zech (2008),

> From a doctrinal perspective, the Catholic Church is highly centralized under the Pope's and his bishops' authority. However, from an administrative perspective, the Church is entirely decentralized, with each diocese and each parish within the diocese having a fair amount of autonomy. Dioceses have virtually no external or regulatory oversight of their financial statements. Unlike corporations that provide quarterly financial statements to the SEC and hold quarterly conference calls with outside analysts, the

> Church is subject to almost no recurring outside financial scrutiny. (p.4)

Despite the autonomy afforded to them, “Catholic dioceses (and to a lesser extent, Catholic parishes) [a]re subject to a variety of internal financial control mechanisms embodied in canon law” (West & Zech, 2008, p. 2). Each diocese is tasked with faithfully stewarding its finances. "The primary diocesan institution to monitor diocesan finances is the diocesan finance council (DFC). According to Canon 492, each diocese must establish a DFC, to be presided over by the bishop or his delegate" (West & Zech, 2008, p. 5). Further, each parish in a diocese must have a finance council to assist its pastor in the administration of the parish (c. 537). "As a hierarchical church, the buck stops with the bishop, who can delegate authority but not responsibility. Hence, the bishop must take responsibility for ensuring that an effective system of internal controls is in place" (West & Zech, 2008, p. 5).

This study participant’s assertion that the diocese requires mandatory audits every three to five years, in addition to a mandatory audit when a new pastor is appointed, can help improve churches' financial oversight. In their 2008 research, West and Zech found that nearly 14 percent of the dioceses they surveyed reported that internal audits of their parishes do not routinely occur but are triggered by a change in key personnel such as the pastor or the parish bookkeeper. Twenty-one percent of the dioceses indicated that they seldom or never audit their parishes, while only three percent of dioceses conducted an internal audit annually. The researchers recommend "Annual internal audits of parishes supplemented by external audits conducted at least every three years" (West & Zech, 2008, p. 11).

There is little support from the diocesan level for effectively administering the parish's funds in the case of this study. Yet, the practice of proper fiscal governance requires each parish to have people with the expertise to manage finances and the diocese to review their work to ensure accuracy and ethicality. The benefits of fiscal oversight and management are worth the effort. "Internal control theory suggests that strong internal control structures should result in less embezzlement, fewer internal control problem areas, and fewer financial reporting errors" (West & Zech, 2008, p. 9). The involvement of higher levels within the church organization is key. “It appears that accounting controls that are required by a denomination have a significant influence on the quality of internal control systems” (Duncan et al., 1999, p. 159).

Limitations

The sample was limited to one specific geographic area and one, albeit significant, Archdiocese. Upon the advice of several members of Catholic religious communities, the researcher needed to gain the permission of a bishop before approaching individual clergy members. The structure of this faith tradition created a particular context that may constrain transferability to other Christian communities. Further, the case study method may have limited validity, reliability, and generalizability due to its small sample. According to Ellinger, Watkins and Marsick (2005):

> This concept is often problematic to case study research because, for example, the purpose of conducting a qualitative case study is not to generalize to other populations per se but to seek an in-depth understanding of the case for which consumers of the case report may determine relevant applications to their contexts. (p. 339-340)

The study was further limited by the concepts referenced in the study (financial literacy and finances), which may not have been comfortable topics of discussion for this research sample. While recruiting clergy to participate in the study, the researcher spoke with a woman religious, who briefly mentioned that some clergy might not feel comfortable talking about money. With this feedback, it can be postulated that there may be a reticence to discuss money matters among some clergy in this area. Rick Foss, Director of the Lilly Endowment’s National Initiative to Address Economic Challenges Facing Pastoral Leaders, found in speaking with Evangelical Lutheran pastors that:

> There was a reluctance among clergy to discuss personal finances. "Pastors don't complain… However, money becomes the elephant in the room that they ignore”…The conversation with his colleagues convinced Foss that the unwillingness to confront the elephant had a dangerous ripple effect. Not only did it threaten the stability of pastoral families, but it also adversely affected the congregations they served and the Christian community at large. (Lilly Endowment, 2015)

Among Catholic clergy, the “average diocesan priest hates talking about money” (McPortland, 2017). There seems to be a discomfort among some clergy members when discussing financial matters. Discussions of finances might be undesirable among this population.

Additionally, invited participants may have felt uncomfortable sharing their views with someone whom they did not know regarding such a sensitive topic. Interpersonal trust between an invited participant and a researcher is important (Guillemin, Barnard, Allen, Stewart, Walker, Rosenthal & Gillam, 2018). These factors resulted in less information divulging during the data collection.

Implications for Future Research

Training has benefits, detriments to not training, and futilities in training ineffectively. Which organizations choose to train, and which choose to train effectively? Specifically, why do so many church organizations choose not to train clergy on financial matters? In particular, why does the Catholic Church choose not to include financial training in its seminary curriculum for priests who will become pastors responsible for the financial wellbeing of their parish?

The present study raises these and many other questions: Why do church organizations train in some areas but not others? Do they only care about results in some areas but not the others? Do they feel ill-equipped to provide financial training? How do they expect to get positive results with little to no training? Do they not care about financial results? If not, then why not? Why would financial results be unimportant to them? Why is managing finances given a lower priority than other aspects of ministry? What do church organizations prioritize above financial results? Why would doing just enough to get by financially be acceptable to leaders of church organizations? Why is there not a will to be excellent in every ministry area, including the Church's financial administration? These questions could be addressed in future research.

The present study offers several additional paths forward. First, the study focused on Roman Catholic clergy; further research samples can be broadened to include other denominations. Clergy from other traditions may have different experiences with financial literacy training. Second, the sample was centered on one geographic area. The benefits of targeting a more homogeneous sample may be outweighed by the ability to obtain responses, even if they come from different places. Third, the study focused on one pastor and parish. Additional subjects have the potential to yield more data that can further explicate the phenomenon. Finally, this study focused on the pastor's experiences, but future studies could explore the priorities of the church judicatory to determine the reasoning behind their training practices. Church leaders may be motivated by factors other than achievement and financial excellence but instead derive motivation from affiliation or power (McClelland & Burnham, 1976).

CONCLUSION

This study explored the lived experience of clergy whose denominational judicatory lacks a formalized system of financial literacy training for local leaders. By understanding and knowing what they do not know, clergy can proactively obtain the ability to properly govern their Church's finances even when their church judicatory does not provide them with financial literacy support. Highlighting a pastor experiencing this phenomenon has the potential to illuminate the importance of providing clergy with opportunities to enhance their ability to manage finances. This study underscores the merits of organizations training employees effectively. As a result of the study, the groundwork has been laid to build future research on this important cornerstone issue for church organizations.

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