

Hosting a Pay It Forward Challenge

10 Steps to Invite Others to Make a Difference Through Impactful Giving

A *Pay It Forward Challenge* is an opportunity to empower people to make a difference in their community and the world as they experience the joy and impact that comes from generous giving. Participants receive a particular amount of money that they can use to make an impact as they are moved to see the needs around them. Offering a *Pay It Forward Challenge* is an invitation and opportunity to live out the [Matthew 25](#) vision through generosity and compassion.

In a *Pay It Forward Challenge*, participants are encouraged to:

- Learn about the needs in their particular community and the world
- Listen for God's call to give
- Multiply their gift by inviting others to join in giving
- Give generously
- Share the story of impact and generosity

Churches who have hosted *Pay It Forward Challenges* have seen the impact the challenge can have not only on the recipients of the *Pay It Forward* money, but also on those participating in the challenge. Whether you offer the challenge for children, youth, families, or adults, participants are empowered to make a difference and they see the impact that one person can make in this world. At the end of the challenge, participants are more attuned to the needs in their community (both in awareness of needs and further learning about those needs). Families are strengthened by the conversations they have around the challenge and the actions of making a difference together. Participants gain confidence through leadership opportunities. And the congregation is inspired by the impact of generosity in their community.

As you plan for a *Pay It Forward Challenge* in your congregation or group, consider the following details:

STEPS TO HOST YOUR OWN PAY IT FORWARD CHALLENGE

1. Form a Pay It Forward Planning Team

Gather 3-5 people whose creativity can guide this process. Do not leave it up to one person to plan this challenge. Include people with a variety of gifts on the planning team – both big picture and detail-oriented people, logistical and creative. Consider asking youth to be a part of the planning team.

2. Determine the Target Audience and the Goal for the Challenge

Will the challenge be for children and youth? Adults only? Intergenerational? Don't discount children and youth's abilities to see needs in the community and respond in powerful ways!

As a planning team, define a goal of the challenge to give you clarity and focus as you plan the challenge around your purpose. Possible goal: To empower participants/children and youth/families [define target age if appropriate] to make a difference through impactful giving.

3. Determine a Funding Source

Be creative! Consider your operating budget (any unused funds from the year that could be designated for this?), endowments, unrestricted gifts, memorial gifts, or even generous members who would fund the challenge. How much you'll need is influenced by the amount you'd like to give each participant and how many participants you think you'll have in the challenge.

4. Determine Registration Process

How will you know who wants to participate in the challenge? Some congregations hand out money to anyone attending on a certain Sunday, but knowing how many will be participating in the challenge before the challenge starts allows you to know the exact amount each participant will get (important if you have a cap on the level of funding you're able to offer).

As you think about registration, consider the process. How will you know who wants to participate? If you don't have a cap on funding, anyone who attends the kickoff event could get the money.

Consider the process for registering:

- Anyone who attends the kickoff event? Online registration or in-person sign up? (or both)
- Deadline for signing up? At least 3-4 days before the Kickoff event is necessary in order to prepare the cash/checks.

Be sure to include on the registration:

- Contact information for the participant
- Publicity release
- Acknowledgement of any rules you've determined

You can see a sample online registration for a children's and youth *Pay It Forward Challenge* [here](#).

5. Determine Amount and How to Give the Money

The amount is dependent on how many participate and the level of funding you have available. Some congregations have offered \$500 to a few families, others have offered \$150 to children and youth, and some have used smaller amounts of \$25-\$50 for a larger group of participants.

Determine if you'll give the money in cash (more readily available to use) or check (more secure, but harder to prepare). Note: if you give cash, it is recommended that it be put in a sealed envelope so that it's not easily lost.

6. Determine Start and End Dates

How long will you offer the challenge? Will you have an end date, with plans to have a celebration at the end of the challenge that shares the stories of impact? Or are you simply sending people out with the money to do as they wish? If you do have an end date, consider that it needs to be long enough to give time for participants to discern how to use the money and allow for projects to be completed, but not so long that it drags out.

A recommended timeline is six weeks to use the money, with eight weeks from the Kickoff to the Celebration (which allows for some time to gather stories, pictures, etc.).

7. Determine Rules

What rules or limits are needed for the challenge? Some possible rules you might consider:

- The money cannot be shared with immediate family
- Participants must commit to sharing their story of giving in some way (writing, video, pictures, drawing)

8. Plan for Kickoff Programming

How will you kick off the challenge?

- Will it be in worship or a separate event?
- If it's for children/youth: will you invite families to attend? (recommended so that families can hear about the challenge)
- What ideas and inspiration will be shared to get participants thinking in creative ways about how they might use the money? Create a celebratory and inspiring atmosphere.
- Consider giving the money in bags which could contain the envelope of money and a brochure on the challenge. The brochure could include:
 - Goal of the challenge
 - Rules
 - Encouragement to multiply the gift (by inviting others to be generous)
 - Instructions on how to share the story
 - Prayer
 - Reflection questions for families to discuss as they discern where God might be moving them to give. Reflection questions could include:
 - What needs do you notice in the community or world? (People near or far, someone you know or a stranger, organizations that are doing the kinds of work that touch your heart)
 - What passions do you have? What are you interested in? What do you enjoy?
 - Is there an area where the needs you've identified and your passions connect?
 - Where could your gift really make a meaningful impact?
 - How can your gift make an even bigger impact?
 - Who can you invite to join you?

9. Decide How Stories Will Be Collected

- Writing, drawing, photos, video (or a combination of these)
 - Include in any initial promotions/brochure to be sensitive about photos of recipients (ask before taking photos, determine if a photo would be appropriate or not)
- Provide deadline for participants to share their stories of giving
- Determine how to collect the stories – email, text, Google Drive link

10. Determine How the Challenge Will End and Stories Shared

- Worship? Program? Social Media? Local News? Presbytery and Synod communications?
- A worship service is a lovely way to end the challenge. If children and youth participated in the challenge, be sure they have a part in worship too. The sermon could include proclamation of the word and participants sharing stories of impact and generosity. Consider adding a mini challenge by giving a few dollars each to those gathered and inspire them to Pay It Forward (perhaps you have extra cash from the initial kickoff that can be saved for this).

Are you interested in exploring how one church inspired their children and youth to give generously through a *Pay It Forward Challenge*? Check out these resources from First Presbyterian Church in Stillwater, OK:

- Watch [this episode](#) of Being Matthew 25 video series which highlights First Presbyterian Church of Stillwater's Matthew 25 emphasis and their *Pay It Forward Challenge*.
- View FPC's [Pay It Forward brochure](#) which was given out to youth and children who participated in the challenge. This brochure detailed the challenge and offered families a resource for reflection and prayer.
- Watch [FPC's Pay It Forward video](#) to be inspired by the stories of generosity and impact from the children and youth.
- View the booklet of [Pay It Forward recipients](#) from FPC's *Pay It Forward Challenge*.

Offering a *Pay It Forward Challenge* is an incredible opportunity to put faith in action and to live out the Matthew 25 vision. Host your own *Pay It Forward Challenge* and be inspired by the ways the Spirit moves through generous and compassionate hearts to transform the community and the world.

Writer: Jenna Campbell, Dir. of Children and Youth Ministry, First Presbyterian Church - Stillwater, OK
Office of Formation: www.pcusa.org/formation November 2023

