



# The Faithful Budget

Stewardship Discernment Balance Covenant

**The 50-50 Covenant**  
A new way to enter into  
partnerships between  
households and the parish

## Background

**It might be true** that one of the least effective moments of faith formation in the entire year in many parishes is their time and talent sign up Sunday, or their financial pledge card Sunday. Why? Because in most parishes, we teach people on these Sundays to believe that, for example, if they sign up to be a lector once a month, or make a \$20 pledge to the parish, they have exhausted and fulfilled their baptismal commitments. Of course, they have not. Our baptismal promises take us far beyond these minimal commitments.

We have fallen into this annual ritual within parishes almost as a habit. But why not go deeper, and why not do so now? Call people to more! Invite them into real covenant with the parish community, as a reflection of their baptismal calling.

**Let's make a deal.** Why not enter into a 50-50 Plan with the households of the parish? Invite each household (which might be a single person or include parents, guardians, partners, children, grandparents, & other family members) to commit themselves through this covenant to a level of engagement with the parish which is **practical and reasonable** for them. At the same time, the parish promises each household that it will provide great liturgy, formation programs, and resources to support household life. It's 50-50.

In this way, the parish takes seriously the life of each household. Our households today are widely different from one another. Many times, families live with disruption, busyness, and even breakdown. The 50-50 Covenant respects this and builds on it. After all, if we don't connect to the real life of the household, how can we ever hope to be of ministerial support there?

The 50-50 Covenant is a method for opening up the shared responsibility for passing on the faith which exists between the parish and the household. If you use some form of intergenerational or adult formation gathering, you will make this all the easier to do. But even if you provide faith formation through traditional classrooms, this method of sharing the responsibility works beautifully.

In this plan, the parish makes some serious promises: to provide religious ed classes, a fine Sunday Liturgy, and an open door to every household in the parish, no matter what. By making such promises, the 50-50 Covenant shapes the parish itself, making it more responsive to what the households of the parish need and want in order to live their faith more fully.

Likewise, the household (no matter how it's comprised) makes some serious promises: to use the ordinary events of everyday Christian life as catechesis. Hence, the 50-50 Covenant also shapes the households and provides on-going and deep renewal of heart throughout the parish.

Everybody learns and everybody wins.

**More specifically**, here's an example of what the parish might promise. Any given parish may promise all these things, or some of them, or others which fit into their culture and parish spirit. Notice that the language of this is personal. To the parishioner, we are saying, "We promise YOU..."

- As a parish, we promise to offer periodic catechetical gatherings and to invite all members of the parish to take part.
- We promise that those who come from your household to the catechetical gatherings will get faithful instruction about the fundamentals of the Christian faith; we'll use instructional materials which are approved by the local Bishop, and we'll provide lead catechists who are well prepared for their work, and who will truly "echo the faith" of their own lives.
- From time to time, we'll offer evening or Saturday programs to assist you as a household in living your faith more openly and explicitly, especially during Advent and Lent.
- We promise to help you find ways as a household to serve the poor, the rejected, and the suffering - and to coach you to visit the sick, the imprisoned, the lonely, and the refugee.
- We further promise to make Sunday Mass the single most important focal point of parish life. We'll prepare for it carefully and help you as a household to be well disposed for it, ready to participate, and actively engaged in the rites.
- We'll welcome you to Sunday Mass, regardless your situation in life, whether you're single, widowed, divorced, remarried, in an ecumenical or interfaith marriage, gay or lesbian, or sharing a home without marriage; whether you're an immigrant or a newcomer; whether you're fully abled or handicapped, healthy or sick, old or young; whether you're struggling with your faith or firm in your commitment. We'll maintain an open door and an open heart to you, and we'll offer you a share in the grace of Christ which fills this church.
- If you call us for help, we'll do everything possible to provide it to you. If you call with a question, we'll answer promptly. If you ask for prayer, we'll offer it immediately.
- In general, we're here for you, to help deepen and affirm your faith. We promise to provide the resources you need to help guide you and those who live within your household to the Christian Way of Life.

**And on the other hand,** here's an example of what each household might promise. Again, any given household may choose some or all of these, or other things not on this sample list which fit into their household culture or spirit.

- We promise to become more intentional “home makers” by paying attention to what happens in our home regarding meals, prayer, and time spent together.
- We promise to share love openly (exchange love notes, gifts, and other signs of affection) and to pay attention to one another's daily activities.
- At least once each week, we promise to spend time (with the TV off) compiling a family scrap book and photo album containing bits and pieces from the people and events of our household.
- We promise to have supper together as often as possible, adding a bit of romance to our table (candlelight, wine, and flowers). We'll do this at least twice each week, and always on Sundays.
- If there's a quarrel within our household, we promise to work for reconciliation which is explicit and spoken, using the words, “I am sorry.” and “I forgive you.”
- We promise to become more conscious of those people in our family, neighborhood, parish, or wider society whom we dislike or hate; to publicly forgive them for any harm done to us and to find ways to be more tolerant of people we don't like; to gossip less and affirm more.
- At least once each week we promise to read a newspaper together as a household and become explicitly conscious of people who are suffering from war, poverty, exploitation, and rejection; to become more aware of those who are sick, imprisoned, on death row, or refugees. And once each month we promise to decide together to send a gift of time, food, or money to help ease the burdens of others.
- We further promise to decide how much money to give to our parish through the offertory collection at Sunday Mass. We'll do this together as a household and have the offering come from everyone.
- At least once each week, as a household, we promise to do at least one thing to improve the care of the earth on which we live. (This might include recycling, picking up trash, going for a hike, or caring for a garden.)
- We promise to be present and active at Sunday Mass each week, or as often as possible for us. And after Mass, to continue to observe Sunday as a “day off” from regular life, to postpone shopping and work as much as possible and try to do something together as a household, such as a meal, which extends the celebration of the Mass into the rest of daily life.
- We promise to help each other memorize certain prayers, and understand what they mean, and to learn about what it means to follow Christ on his Way.
- We promise to encourage each other to pray daily, and to maintain items within our household which make that possible such as prayer books, sacred

spaces, occasional quiet times, and signs of our faith and every night before bed to offer one another a simple blessing: “Good night. God bless you. I love you.”

- As time allows us to, we promise to also volunteer time for parish programs, or other needs of the neighborhood or community.

**Both sides now.** Whole Community Catechesis provides us a chance to “start over” on new ground in how we provide catechesis. The new ground is that no matter what, *catechesis is always done on a 50-50 basis*. It’s never the sole duty of one or the other.

**The benefits are clear.** Parishes that have adopted this approach find that everyone has more a sense that religious education and formation is *their* responsibility whether they’re parents, grandparents, neighbors, or parish staff members. Households are affirmed in living a more explicitly Christian life, and parishes are deepened as adults naturally seek more formation for themselves. It’s a practical way to implement a Whole Community Catechesis.

Here’s what one parent recently told me about this:

When my two kids came home from CCD class and told me that everyone had to sign up for this 50-50 deal, I said, “No way. That’s what we pay them to do down at the church.” Looking back now, I’m not sure where I even got that idea. Obviously I’ve changed my mind after trying it.

Molly [my wife] and I went down to sign up the next week because, you know, we wanted our kids to know about the church and all. So they showed us this fancy list of things the parish would do. But then [the volunteer doing this at their parish] turned the page and showed us what we could do. The idea of what 50-50 means started to hit home. We looked over that list together and then I looked up at [the volunteer] and said, “You mean to tell me that by recycling our trash and teaching our kids about that I’m doing part of my 50%”

“Yep,” she said. Suddenly it dawned on me. We were already doing a lot of what we had to, we just weren’t connecting it to our faith. So we signed up for five or six things and went home. The next Sunday when we had our first dinner under this deal, I must say, it felt pretty good. Our family was together and it was Sunday and it sort of felt like, I don’t know, like a really good thing for us to be doing. And that night, for the first time ever, I sat with [my son] and we had the TV off and we talked about what it was like when his grandmother died. He actually had lots of questions. I could see how this fit into his understanding of religion. I felt much closer to him than I had for a long time.

It’s funny. We live in the same house but we needed this to bring us together.

**How to do this.** Here are some features of using the 50-50 Plan.

- It’s usually an annual agreement, like the old time and talent, or treasure sign-up pledge cards. For many parishes, **this Covenant replaces that old system.**

- It's not possible to get every household in your parish signed up for this covenant. Simply not possible in most parishes, except the smallest. Instead, use this as a way of expanding and formalizing already-existing commitments.
  - Do use it in place of the annual "sign up Sunday" materials you now have.
  - After catechist formation, commission each catechist with the 50-50 Covenant
  - When training and forming liturgical ministers, formalize the ministry with the 50-50 Covenant
  - When parents are part of the formation of their children, as they often are for Sacrament Prep, use the 50-50 Covenant to send it home.
  - As the closing ritual of the Living Christ, parish based retreat, send participants home with such a Covenant.
  - After Easter, as part of the mystagogia for neophytes and those newly in full communion, and their sponsors and families, use the 50-50 Covenant to make the connection to the parish formal and realistic.
  - When commission parish council members, or members of committees, commissions, or other groups, use the 50-50 Covenant as the basis of their agreement to serve.
  - And so forth.
  
- The list of what the parish promises should be drawn up with the input of the various ministries of the parish, including the pastoral council if appropriate. Certainly, the pastor must approve whatever promises the parish makes. A caution: don't make this list too long! The focus should be on the main points of parish life: Sunday Mass, catechesis gatherings, and pastoral care.
- The list of what households are invited to commit to may also have the input of various leaders, (such as financial leaders if a stewardship pledge is part of it, or others if time and talent is included) A **big** caution here: be sure the focus remains on the *household needs* not the needs of the parish community. Remember, the goal of parish life is better household life, not the other way around.
- Households make promises in three key areas:
  - Within the household
  - Between the household and the neighborhood, city, or wider society
  - The role of the household within the ministry of the parish

**Too much time?** Here's what one pastor told me about this.

The first time this was presented to me in a staff meeting by [his parish director] I said to myself, "She can talk all day if she wants but I'll never agree to this because it would just take too much time." We're a busy parish. We have meetings and schedules and lots of things going on everyday. I just didn't think that sitting down with the members of each household - even if we could get them to do this with us - was worth the time!

But [the director in his parish] talked me into it! She had her homework done and she reminded me to read Canon Law, of all things! After the meeting I went and looked up the canon she cited, canon 529 I think it was. I was quite surprised by what I found there.

[Editor's note: Here, in part, is what canon 529 says: "In order to fulfill his office in earnest, the pastor should strive to come to know the faithful who have been entrusted to his care; therefore, he is to visit families, sharing the cares, worries, and especially the grief's of the faithful, strengthening them in the Lord. . . he is to make a special effort to seek out the poor, the afflicted, the lonely, those exiled from their own land, and similarly those weighed down with special difficulties. . ."]

I agreed to try her plan, reluctantly.

We decided to ask some good, solid parish members to help us do this. We got them and ourselves all together in a room one evening and talked through how to approach these households. We agreed to listen as much as we talked. And this was going to be a lot of work: we have more than 900 households all together!

Well, I only had to talk with three or four households who had signed up to realize that this wasn't a waste of time at all. This wasn't extra work for me. Rather, it was the most important work I could be doing.

Here's the big thing I learned doing this work. We've had two or three generations now since the 1960's when that old European immigrant American Catholic subculture fell apart, as Andrew Greeley puts it. People are real confused about what the church teaches, about how welcome they actually are despite the irregularities in their marriages and the blending in their families. People genuinely want to live their faith - they just need a little help.

This has changed the way I preach. I used to preach about the church. Now I preach about everyday life where the church lives! These household 50-50 deals are the best parish renewal we've ever had!

Note: Below is the worksheet, which you may adapt as needed for your parish, used to enroll people in the Covenant. Most parishes use a separate sheet for the parish commitment portion, collecting sign up sheet for time, talent, and treasure in this way.



## 50-50 Covenant Worksheet for General Use

**I.** As you prepare to embrace your Christian life more fully, we invite you to take a few minutes to consider how you will make your commitment real by grounding it in the reality of your daily life. Please review the items below and, with the Holy Spirit as your Guide, choose those elements of the Christian life to which you are willing to commit yourself. Be specific about your commitment.

Check √	How I commit myself to live in the Spirit	Getting specific: add your notes here.
<b>A. Loving those within my household...</b>		
	I will tell those nearest to me that I love them.	Who?
	I will show my love with notes and little gifts more often.	What?
	I will pay more attention to the needs and wants of those near to me, either in my home or community.	How?
	I will share a meal with others once or twice per week. If at home, I will try to add a little romance: no TV, candles, and good dishes.	When?
	I will work hard to forgive others when they have hurt me. I will use the words, "I am sorry." and "I forgive you."	Specifically:
	I will care for _____ who is ill or in capacitated.	Specifically:

	<b>Add</b>	Specifically:
<b>B. Loving our neighbors and world...</b>		
	I will become aware of people in my family, neighborhood, parish, or wider society whom I dislike or hate.	How will you do this?
	I will admit to any grudges or prejudices that I hold toward other groups - and try to see beyond them.	Specifically:
	I will try to find ways to be more tolerant of people I don't like.	Specifically:
	I will gossip less and affirm more.	About whom?
	I will contribute time or money to support community needs, such as public radio, the arts, the humane society, and others.	How much? For whom?
	I will become more aware of those who are sick, imprisoned, on death row, or refugees. I will seek ways to help them.	How will you help?
	I will give more time, food, or money to help ease the burdens of others, such as the food shelf, works of justice, the homeless and poor, and others	Specifically:
	I will do at least one thing each week to improve the care of the earth on which we live. This might include recycling, picking up trash, demanding better laws from government, or caring for a garden.	Specifically:



	<b>Add:</b>	Specifically:
	<b>Add:</b>	Specifically:
<b>C. Living our faith and being in our parish:</b>		
	I will be present and active for Sunday Mass each week, or as often as possible for me.	Specifically:
	After Mass, I will continue to observe Sunday as a “day off” from regular life. I will postpone shopping and work as much as possible.	Specifically:
	I will decide how much money to give to my parish each week.	How much?
	I will assist others (children, friends) to come to know Christ better and to pray often.	Who?
	I myself will pause each day to pray, using whatever prayer form suits me best.	When? What prayer form?
	I will make sure I have sacred items within my home such as prayer books, sacred spaces, occasional quiet times, and signs of my faith.	What?
	Every evening before bed I pause to think back over the day and find ways in which God has touched my life.	When?
	I will take part in the parish life long learning process.	Specifically:
	I will invite someone I know to make this retreat here in the parish	Who?

	or wherever they live.	
	I will volunteer time for parish programs.	Specifically:
	<b>Add:</b>	Specifically:
	<b>Add:</b>	Specifically:
<b>C. Any other commitments you wish to make:</b>		
	<b>Add:</b>	
	<b>Add:</b>	
	<b>Add:</b>	
	<b>Add:</b>	
	<b>Add:</b>	

**II.** This section addressed what the parish itself promises to the household. It is very important to those making this commitment that, as a parish, you are prepared to offer them a spiritual home. More than ever, they will need the support and affirmation of the community. Please review the suggestions below, and add or change them as suits your parish situation. Be ready to offer this to the members of your parish as the “your half” of the 50-50 Covenant.

Item	Realistic Why?	Unrealistic Why?	Revisions
<b>A. On the part of the parish catechesis process...</b>			
<p>We promise as a parish to provide you with chances to gather with other adults and young adults in order to grow your faith.</p> <p>These will take the form of [here insert your parish plan for adult faith gatherings to help people sustain and grow their faith]</p>			
<p>We promise to make available to each household the materials to help you grow and be connected to the parish: including sacramentals, booklets, music, and web sites.</p>			
<p>We promise as a parish that anyone leading faith formation for any age will be well prepared for this ministry and will use materials approved by the church.</p>			
<p>We promise to help you find ways to serve the poor, the rejected, and the suffering.</p> <p>If you wish, we'll train you to visit the sick, the imprisoned, the lonely, and the refugee.</p>			
<p>Add:</p>			

Add:			
Add:			
<b>B. On the part of the rest of the parish...</b>			
<p>We promise to make the Sunday Assembly the single most important focal point of parish life.</p> <p>We will prepare for it carefully and help you as a household to be well disposed for it, ready to participate, and actively engaged in the rites.</p>			
<p>We'll welcome you to our Sunday Assembly regardless your situation in life. [Here you may wish to list particular groups who do not now feel welcome.]</p> <p>We'll maintain an open door and an open heart to you, and we'll offer you a share in the grace of Christ which fills this church.</p>			
<p>If you call us for help, we'll do everything possible to provide it to you.</p> <p>If you call with a question, we'll answer promptly.</p> <p>If you ask for prayer, we'll offer</p>			

it immediately.			
Add:			
Add:			
Add:			

Note: Please see the sample 50-50 Covenant below for a suggested format, including signatures.

St. Somebody's Parish of Some Town

## **Sample 50-50 Covenant**

With the household of Some Family

[The name of each person in the household is listed]

### **I. On the part of our household**

#### **A. Loving those within the household**

1. We promise to build love in our home by way of shared meals, notes, presents, and other ways of paying attention to one another.
2. We'll share a meal every evening that we are at home, but at least once each week we will all sit down to supper. We'll cook together, linger for a while at the table, and clean up together.
3. If there's a quarrel within our household, we'll work for reconciliation which is explicit and spoken. We'll use the words, "I am sorry." and "I forgive you."

[In this section, people are encouraged to focus on household and family life and may choose from several goals for the year.]

#### **B. Loving our neighbors and world**

1. We'll become more conscious of those people in our family, neighborhood, parish, or wider society whom we dislike or hate.
2. We'll gossip less and affirm people more.  
[They may choose from several personal growth goals for the year.]
3. We will continue our commitment to the poor of Guatemala and also seek ways we can get involved with the poor of Pine County. We will also remain involved with the Humane Society, with programs to sustain the environment, and with the Minneapolis Institute of Arts.
4. We will recycle our garbage and try to use products which are low consumption.

[In the above section, people think about and name how they take part in society, politics, the arts, etc]

#### **C. At the parish...**

1. We'll be present and active in the Sunday Assembly each week, or as often as possible for us. After Mass, we'll continue to observe Sunday as a "day off" from regular life. We'll postpone shopping and work as much as possible and try to do something together as a household, such as a meal, which extends the celebration of the Mass into the rest of our lives.

2. We'll help the parish guide us in faith, and we will help each other come to know the Faith, to love God and each other, and to serve one another and the poor.

3. John will serve on the parish council, as a lector, and on the summer festival committee.

And Mary will serve as a catechist for whole community assemblies, in the program for women's literacy, and on the summer festival committee.

Jason [their 12 year old son] will serve as an minister of the altar, and with his parents on the summer festival work. He will attend the catechesis assemblies twice each month, with his parents, and will take part in other catechetical opportunities.

[In the above section, families make their commitment to serve within the parish itself by giving time and talent to parish life.]

4. We'll also take a moment each week to decide how much money to give to our parish through the offertory collection at Sunday Mass. But we will also contribute to other needs and causes within our community and world.

We will be able to contribute \$\_\_\_\_\_ weekly  
or \$\_\_\_\_\_ annually to our parish.

**We make this commitment in good faith, and with  
the help of the Spirit,**

\_\_\_\_\_(name) \_\_\_\_\_ date

\_\_\_\_\_(name) \_\_\_\_\_ date

## **II. On the part of St. Somebody's Parish**



### **A. On the part of the parish catechesis process**

1. We will offer you [one or two] catechesis assemblies per unit of the children's textbook, and we welcome you to take part in these regardless your situation in life.
2. We will offer regularly scheduled parish retreats to help you have an initial encounter with Christ, and from time to time, to deepen that relationship.
3. We will make available to you as a household the materials that best meet your needs, including books, video, music, and web sites. We further promise to engage the whole parish in the process of passing on the faith and the Christian Way of Life.
4. From time to time, we also promise to offer evening or Saturday programs to assist you as a household in living your faith more openly and explicitly. We will assist you in following the liturgical year in your own home, especially during Advent and Lent.

### **B. On the part of parish liturgy**

1. We promise to make the Sunday Assembly the single most important focal point of parish life. We'll prepare for it carefully and help you as a household to be well disposed for it, ready to participate, and actively engaged in the rites.
2. We'll welcome you to our Sunday Assembly regardless your situation in life, whether you're single or widowed, whatever the state of your marriage, in an ecumenical or interfaith marriage, gay or lesbian, or sharing a home without marriage; whether you're an immigrant or a newcomer; whether you're fully abled or handicapped, healthy or sick, old or young; whether you're struggling with your faith or firm in your commitment. We'll maintain an open door and an open heart to you, and we'll offer you a share in the grace of Christ which fills this church.

### **C. On the part of the rest of the parish**

1. If you call us for help, we'll do everything possible to provide it to you. If you call with a question, we'll answer promptly. If you ask for prayer, we'll offer it immediately.
2. If you wish to meet other households of faith we'll do whatever we can to help you find such a group. If you're struggling in your attempt to follow the Christian Way of Life, we'll offer whatever help we can.

## **D. Conclusion**

1. In general, we're here for you, to help deepen and affirm your faith and your Way of Life. We promise to assemble each Sunday to celebrate the Lord's Supper and to welcome you to join us.

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Pastor

date

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Parish Council Moderator

date