



CONGREGATIONAL  
STEWARDSHIP  
WORKBOOK

---

# ***Needs Assessment Inventory***



**Congregational Stewardship  
Workbook 2000**

© 2000 The Lutheran Church—Missouri Synod, Department of Stewardship Ministry

Permission is granted to copy or print portions of this resource for local use when the copyright notice below accompanies the copy. Other than the files on the original CDR that accompanies this resource, any storage, electronic or photographic, by any means in any medium, is restricted.

Notice to accompany copies:

“Copyright © The Lutheran Church—Missouri Synod. Used by permission.”

Unless otherwise noted, Scripture is taken from the Holy Bible, New International Version, Copyright © 1973, 1978, 1984 International Bible Society. Used by permission of Zondervan Bible Publishers.

Booklet design, layout and CDROM by Production Express, 810 Villa Gran Way, St. Louis, MO 63026.  
Printed in U.S.A.

# Needs Assessment Inventory

## Needs Assessment Inventory Instructions

In working through the Congregational Stewardship Workbook 2000 (CSW 2000), the editors recommend a specific process.

FIRST, select people to complete this Needs Assessment Inventory (NAI). Those who should take the inventory might include:

- The stewardship committee
- Key congregational leaders
- The pastor(s)
- Other professional staff
- Representatives from the newest member households
- Some of the top givers in the congregation
- A representative sample of each congregational generation (youth, middle age, seniors)
- TOTAL: Depending on the size of your congregation, the group selected may number as many as 40 people.

The stewardship needs and issues in each congregation vary. Therefore, using the NAI is critical. It helps determine unique and specific needs. Growing in stewardship is done in each congregation according to that congregation's needs.

SECOND, duplicate copies of the NAI for each person. Gather the people selected to complete the NAI at a special session. This assures completed forms on time. Completing the NAI takes about 35-40 minutes.

THIRD, score the NAI forms. See "tabulation" below.

FOURTH, work through the theology booklets of the CSW 2000. The congregation's stewardship practice grows out of theological understandings. Take the first part of each stewardship committee meeting to work through a piece of the theology section, beginning with the eight stewardship principles. This may take part of several committee sessions.

## How does the needs assessment work?

A need is identified by comparing the difference (perception gap) between what *is* and what *should be* between actual performance and perceived importance. The greater the "gap," the greater the need—the higher the priority for change.

## Taking the Assessment

Read each statement. In the right column, choose the number that represents your view of how our congregation should view this issue—its importance.

In the left column, choose the number that represents your view of how well our congregation is doing in relation to this issue—its performance.

## ASSESSMENTS

---

When you have completed the entire inventory, go back to each set of statements. Total your numbers in each left column and place the total in box A.

Total your numbers in each right column and place the total in box B.

Subtract the number in box A from the number in box B and place the result in the center box labeled “B-A.” If the result is a negative number, place the number in brackets, like this: <2>. Return your inventory as instructed.

---

### COMMITTEE TABULATION

1) On the NEEDS ASSESSMENT SUMMARY: Compile the grand total of “gaps” for each of the 18 topics:

- Total the “B-A” boxes one topic at a time from each participant’s form.
- For each of the 18 topics, one at a time, divide the total for that topic on all the participants’ forms by the number of participant forms. This gives you an “average gap” for each of the 18 topics.
- Record this average gap for each of the 18 topics on the tally sheet.

2) On the NEEDS LIST RANKED BY GAP: Rank the 18 topics according to their average gaps—largest positive gap first to least positive (or most negative) gap.

3) PRIORITIZED STUDY LIST: Finally, determine which topics the stewardship committee will address first. Each committee member has 10 votes to cast for items from the Needs List Ranked by gap. Limit each member to casting no more than three votes for any one item. This vote will help determine your committee’s highest priorities. Tabulate your committee’s votes for each topic from the Needs List Ranked by Gap from highest priority to the lowest. This is now a prioritized list for your committee in getting into the topics of the Workbook. The results of the NAI are only a guide, but can be a significant help in directing your attention.

## Needs Assessment Inventory

Thank you for your willingness to identify ways to strengthen our congregation's stewardship ministries by completing this Needs Assessment Inventory.

You are asked to respond to a series of goal statements. The left, or IS column, asks your opinion about the goal's current achievement in our congregation. The right column asks your opinion about how important this goal SHOULD BE in the congregation.

### Directions

Read each statement. In the right column, choose the number that represents your view of how our congregation should view this issue—its importance.

In the left column, choose the number that represents your view of how well our congregation is doing in relation to this issue—its performance.

When you have completed the entire inventory, go back to each set of statements. Total your numbers in each left column and place the total in box A.

Total your numbers in each right column and place the total in box B.

Subtract the number in box A from the number in box B and place the result in the center box labeled "B-A." If the result is a negative number, place the number in brackets, like this: <2>. Return your inventory as instructed.

In your view, with what success IS this  
goal being achieved in our congregation?

In your view of what our congregation  
SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Building an Effective Committee</b>	5	4	3	2	1
					1. The stewardship committee functions with a good understanding of congregational stewardship as dealing with more than the budget.					
5	4	3	2	1		5	4	3	2	1
					2. The stewardship committee agenda allots a significant portion of time for the spiritual growth of the members.					
5	4	3	2	1		5	4	3	2	1
					3. Each member of the stewardship committee realizes that he/she plays a leadership role in stewardship in the congregation.					
5	4	3	2	1		5	4	3	2	1
					4. The stewardship committee evaluates itself at least annually relative to strengths, weakness and achievements.					
5	4	3	2	1		5	4	3	2	1
					5. The committee establishes yearly written goals for stewardship in the context of the congregation's annual plan.					
A <input type="text"/>					B - A <input type="text"/>	B <input type="text"/>				

## ASSESSMENTS

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Planning

1. Our congregation has a regular process for doing parish planning.
2. Our congregation has a highly visible, written mission/purpose statement.
3. Our planning precedes and assists in the allocation of financial resources (budgeting).
4. Congregational plans are visible, communicated and endorsed by the members.
5. Our congregation has a regular system for securing ideas and opinions from the members.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Planning Year-Round Stewardship

1. The stewardship committee has a plan for doing stewardship on a year-round basis.
2. Our year-round plan addresses a variety of stewardship issues.
3. Our stewardship activities fit into the plans adopted by the congregation.
4. We communicate stewardship activities in at least six different ways.
5. Our year-round stewardship activities are adequate for our congregation.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

## Needs Assessment Inventory

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Planning Whole-Life Stewardship

1. Our congregation shapes its ministry around the gifts of its people.
2. People are recognized as stewards and given opportunities for growth both inside and outside the church.
3. Our congregation receives what people have to offer when and how they want to give it.
4. Members readily share with one another stories of their stewardship struggles and victories.
5. Our congregation sees divergent opinions as a "wealth of new ideas."

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Developing Accountability

1. Quarterly statements of financial giving provided to members include a word of thanks.
2. We periodically instruct members on how to use their offering envelopes.
3. Our monthly newsletter (not our Sunday bulletin) includes reports on financial matters.
4. Members are publicly encouraged to make regular offerings—especially during the summer.
5. The congregation is regularly informed about ministries accomplished through the gifts of the members.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

## ASSESSMENTS

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Stewardship for Children</b>  1. Our congregation is sensitive to the fact that children are also stewards.  2. Our stewardship education for children involves parents and other significant adults.  3. Children are taught to use offering envelopes.  4. We offer volunteer servant events for our children.  5. We have specific stewardship education goals to accomplish with our children.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
A <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span> B - A <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span> B <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>										

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Stewardship for Youth</b>  1. We offer hands-on service projects for youth.  2. Our ministry with youth addresses stewardship life issues, e.g. establishing priorities, proportionate giving.  3. Stewardship education is included in confirmation instruction.  4. We teach Christian money management principles to our youth.  5. Stewardship resources for youth are readily available to the congregation.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
A <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span> B - A <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span> B <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>										



## Needs Assessment Inventory

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Stewardship for Adults</b>  1. We offer hands-on service projects for adults.  2. Adult membership instruction includes stewardship education.  3. Appropriate stewardship lifestyle and life cycle resources are available for adults.  4. District and Synod stewardship training opportunities are promoted and attended by congregation members.  5. Guidelines for living the steward's life are included regularly in the Sunday bulletin and parish newsletter.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
<b>A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>					<b>B - A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>	<b>B</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>				

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Building Effective Volunteer Ministry</b>  1. Volunteers are selected according to gifts, talents, interest and abilities.  2. Volunteers are properly trained, supported and thanked.  3. We have a carefully worked out, visible system to enlist volunteers.  4. Our members have participated in volunteer services within the congregation in the past year.  5. Volunteers are supported through regular prayer.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
<b>A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>					<b>B - A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>	<b>B</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>				

## ASSESSMENTS

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Personal Money Management</b>  1. Our congregation has conducted personal financial management seminars for individuals, couples and families.  2. Money management resources (programs and people) are easily available to members.  3. Our pastor(s) and congregation leaders have completed a Christian money management seminar.  4. Our money management education includes instruction on the use and abuse of credit.  5. Our money management emphasis incorporates Biblical principles of first fruits, proportionate giving.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
<b>A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>					<b>B - A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>	<b>B</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>				

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Stewardship in Different Cultures</b>  1. Our congregation makes a periodic study of demographic changes in its ministry area.  2. Our congregation treats members of all cultural groups with the same value and respect in its ministry to the community.  3. We recognize and treat different generations as different cultures.  4. We make culturally sensitive adaptations in communicating stewardship principles to different cultures within the congregation.  5. Congregation leaders are sensitive to how differently other cultures view the church and its ministry.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
<b>A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>					<b>B - A</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>	<b>B</b> <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>				

## Needs Assessment Inventory

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Principles of Congregational Budgeting

1. We work with a budget adopted by the voter's assembly or its equivalent.
2. Our budget reflects ministry priorities.
3. Our budget reflects future ministry rather than past performance.
4. The budget is a flexible spending guide, not a guide for giving.
5. Ministry planning precedes budgeting.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Ways to Gather Annual Commitments

1. Our method of securing financial commitments involves either a face-to-face or small-group contact with members.
2. We conduct an annual campaign to secure financial commitments.
3. Member giving units complete written financial commitments.
4. Over the years we use a variety of ways to gather financial commitments.
5. We gather financial commitments at a different time of year from when we gather time and talent commitments.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

## ASSESSMENTS

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Financing Lutheran Schools</b>  1. We have a clear and widely accepted mission statement for our school.  2. Our congregation is clearly informed about the actual costs and expenses associated with the operation of our school.  3. We compensate our school faculty and staff according to our district's salary guidelines.  4. We have a good balance of funding our school from the congregation's budget, tuition and fees and other sources.  5. All fund-raising activities to help finance the ministry of our school are done within the guidelines of our commonly accepted Biblical stewardship principles.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1

A

B - A

B

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1	<b>Capital Funding</b>  1. We recognize the need for additional space for parking and congregational programs.  2. We have a master plan for expanding or remodeling our facilities.  3. We are contemplating a building program in the next three years.  4. Our current congregational capital indebtedness does not cause us to focus too much on finances rather than ministries.  5. Our congregation is united in a common vision for expanded ministry in the years to come.	5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1
5	4	3	2	1		5	4	3	2	1

A

B - A

B

## Needs Assessment Inventory

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### The Invested Dollar

1. Information is shared regularly regarding the ministry and accomplishments of Lutheran Church Extension Fund/Church Extension Fund.
2. Our households have investments in Lutheran Church Extension Fund/Church Extension Fund.
3. A portion of our non-operational congregation funds is invested in church extension.
4. We use the services of Lutheran Church Extension Fund/Church Extension Fund to develop and finance congregational building programs.
5. Our congregation has a Lutheran Church Extension Fund/Church Extension Fund representative.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

Excellent  
Very Good  
Good  
Not so Good  
Poor

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

### Gift Planning and Endowments

1. We encourage every member to have a will.
2. Members with written wills have Christian preambles.
3. The congregation has a written plan for the use of special gifts and bequests.
4. Our congregation has sponsored a gift planning workshop within the past year.
5. Gift planning resources are readily available to congregation members.

Extremely Important  
Important  
Somewhat Important  
Slightly Important  
Unimportant

5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1  
5 4 3 2 1

A

B - A

B

## ASSESSMENTS

In your view, with what success IS this goal being achieved in our congregation?

In your view of what our congregation SHOULD BE, how important is this goal?

	Excellent	Very Good	Good	Not so Good	Poor		Extremely Important	Important	Somewhat Important	Slightly Important	Unimportant
5	4	3	2	1		<b>Managing Facilities</b>  1. Our facilities are adequate for conducting our programs of worship, mission and ministry.  2. We have written policies for use of our facilities.  3. Our church property's leaders regularly conduct stewardship assessments (uses and costs) of our facilities.  4. Our church property's leaders regularly monitor and assess the condition of our facilities and supervise needed repairs.  5. Accurate records of inspections, repairs, utility costs and other building-related items are maintained.	5	4	3	2	1
5	4	3	2	1			5	4	3	2	1
5	4	3	2	1			5	4	3	2	1
5	4	3	2	1			5	4	3	2	1
5	4	3	2	1			5	4	3	2	1
5	4	3	2	1			5	4	3	2	1

**A**

**B - A**

**B**

### Needs Assessment Summary

\*Total the “B-A” boxes one topic at a time from each participant’s form.

\*For each of the 18 topics, one at a time, divide the total for that topic on all the participants’ forms by the number of participant forms. This gives you an “average gap” for each of the 18 topics.

\*Record this average gap for each of the 18 topics in the blanks below.

Section	Gap
1. Building an Effective Committee	_____
2. Planning	_____
3. Planning Year-Round Stewardship	_____
4. Planning Whole-Life Stewardship	_____
5. Developing Accountability	_____
6. Stewardship for Children	_____
7. Stewardship for Youth	_____
8. Stewardship for Adults	_____
9. Building an Effective Volunteer Ministry	_____
10. Personal Money Management	_____
11. Stewardship in Different Cultures	_____
12. Principles of Congregational Budgeting	_____
13. Ways to Gather Annual Commitments	_____
14. Financing Lutheran Schools	_____
15. Capital Funding	_____
16. The Invested Dollar	_____
17. Gift Planning and Endowments	_____
18. Managing Facilities	_____

## Needs List Ranked by Gap

Complete this list according to the average gap for each topic—largest positive gap first to least positive (or most negative) gap last.

Rank	Section	Gap
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		



### Prioritized Study List

Finally, determine which topics the stewardship committee will address first. Each committee member has 10 votes to cast for items from the Needs List Ranked by gap. Limit each member to casting no more than three votes for any one item. This vote will help determine your committee's highest priorities. Tabulate your committee's votes for each topic from the Needs List Ranked by Gap from highest priority to the lowest. This is now a prioritized list for your committee in getting into the topics of the Workbook. The results of the NAI are only a guide, but can be a significant help in directing your attention.

Subject	Date to be Studied
1. Biblical Stewardship Principles	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

## Notes

This image shows a full page of white paper with horizontal black ruling lines. The lines are evenly spaced and run across the width of the page, typical of notebook or legal stationery. There are no margins, text, or other markings on the page.

## Notes

This image shows a full page of blank, lined paper. It features approximately 28 horizontal black lines spaced evenly across the page, typical of notebook paper. The lines are thin and extend from the left edge to the right edge. There are no margins, text, or other markings on the page.

## Notes

[illegible]