

EQUAL SACRIFICE, NOT EQUAL GIVING

Equal giving is never the goal at our church, but rather to come together as a church community – each sacrificing to achieve our vision. There is a role in this capital campaign for every member of the church, and each contribution enables our success. You will not be pressured or told what you should give, but rather encouraged to pray to discern God’s will for your giving.

Grounded in Gratitude...
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Revealed in Prayer...
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Lived in Faith
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Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.

II Corinthians 9:7
 NRSV

HOW MIGHT A GROWING FAMILY FIND WAYS TO ENABLE INCREASED GIVING

Activity	Week	Year	Three Years
Eliminate family meal out	50.00	2,600.00	7,800.00
Eliminate one Starbucks	5.00	260.00	780.00
Reduce Christmas budget		250.00	750.00
Reduce vacation budget		250.00	750.00
Delay TV purchase for three years			1,000.00
Eliminate four "date nights"		245.00	735.00
Youth commitment	1.00	52.00	156.00
Child commitment	.50	26.00	78.00
Gift from savings			2,808.00
THREE YEAR TOTAL			\$14,857.00
<i>"In addition, we will continue to support the annual budget and the mission programs."</i>			

Smaller gifts add up!

By giving smaller amounts at higher frequencies--weekly, semi-monthly, or monthly--large gifts can be reached in smaller steps. Using electronic funds transfers can be beneficial when making these gifts.



St. Luke UMC: churchoffice@stlukeumc.com
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THOUGHTS ON GIVING



You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us.

II Corinthians 9:11
 NRSV

HOW CAN EMPTY NESTERS AND RETIREMENT FAMILIES IMAGINE WAYS TO INCREASE GIVING?

GIFTS OTHER THAN CASH

WHAT APPRECIATED ASSETS COULD I GIVE?

- Assets held more than one year, such as publicly traded stocks, mutual funds, bonds, real estate, and other readily marketable property often provide tax advantages.

WHY CONTRIBUTE GIFTS OTHER THAN CASH?

- The tax code is very generous toward this form of giving. Giving the asset directly to the church allows the church to sell the asset, thereby eliminating potential capital gains taxes to the donor. This also results in a larger gift to the church.

HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The donor is allowed to include 100% of the market value of many of these assets as charitable contributions for tax purposes, if held more than one year.
- Because of its tax-exempt status, the church will receive the full market value, less transaction costs, at the time of sale without paying capital gains taxes.

WHAT IF I SELL FIRST THEN GIVE THE CASH?

- You may be subject to capital gains taxes thereby reducing the after-tax proceeds from the sale.

	Sell First	Give to Church
Market Value	20,000	20,000
Cost Basis	-10,000	-10,000
Gain	10,000	10,000
Tax (assuming 25%)*	2,500	0
Church receives	17,500	20,000

* Federal and State estimate

HOW DO I GIVE ASSETS, SUCH AS STOCKS, BONDS, AND MUTUAL FUNDS TO THE CHURCH?

Asset Transfer Options

- Contact the church office. We will provide you with the transfer instructions.
- Contact your broker and request the transfer. You will be provided with stock powers or transfer papers to complete the transfer.

When you have completed the transfer, please notify the church office.

OTHER GIVING STRATEGIES

CASH FLOW GIFTS

Smaller gifts add up! By giving smaller amounts at higher frequencies--weekly, semi-monthly, or monthly--large gifts can be reached in smaller steps. Using electronic funds transfers can be beneficial when making these gifts.

SALE OF ASSETS

Sale of major assets, such as a house, car, land, or business provides available income for giving.

RAISES AND BONUSES

Contributing raises and bonuses are also creative methods that can be used to increase giving.

FREEDOM FROM DEBT

Looking ahead to the next three years, you may discover that debt obligations will be fulfilled. This frees up revenue for additional giving.

SAVINGS AND ANNUITIES

Savings for special projects, retirement, or a "rainy day" may offer a resource for increased giving. We often realize that a portion of our savings may safely be given to the work of God's Kingdom through our church.

CORPORATE GIFTS

Business owners may be able to provide gifts-in-kind that may result in a stronger gift to the church and tax benefits to the donor.

Retirees over 73 (see details below) have opportunities to get more value out of their IRA accounts.

SPECIAL TAX-FREE IRA GIFTS

For those individuals that must begin taking **Required Minimum Distributions (RMDs)**, it is possible to make tax-favorable charitable gifts from most types of IRA accounts. A total of up to \$100,000 per year can be transferred directly from IRAs to qualified charities, such as our church, free from federal income tax. There may also be state income tax savings. Required Minimum Distribution (RMD) donations given in this way count toward their RMD for the year of the gift. To take advantage of this benefit, it is important to **make the donation directly from the IRA to the church**. For those with check writing privileges on their accounts, this may be the most efficient way to make qualified charitable distributions from IRAs. Contact the church office or your tax advisor for more information. **Current RMDs begin the first April after turning 73.**

NOTE: Any discussion of the tax implications of gifts should not be considered as tax advice. Consult your personal tax professional for advice on your specific tax situation.