

# Giving Options

There are many creative ways to give gifts to St. Paul's ***Founded in Faith~Forging the Future*** capital campaign. Realizing that all we are, and all we have, are gifts from God's abundant love, please prayerfully consider how you might participate in this campaign. Here are some special ways to give:

## **Cash Reserves**

While many people give a portion of their income as an annual stewardship gift to support St. Paul's ongoing ministries, you may consider this as a special time to seriously consider a gift of cash reserves or other savings.

### ***You might choose to give certificates of deposit, money market funds, or other "rainy day" savings.***

You may sense that this is truly a unique opportunity for St. Paul's and you want to be a part of it. When you are spiritually ready and financially able, please consider giving a special gift from your cash reserves.

## **Appreciated Assets**

St. Paul's can accept gifts of land or other real estate, stock certificates, securities, and other appreciated assets. Rather than selling the stock or property yourself, and paying income tax on the capital gain, you can give the stock to St. Paul's and take a tax deduction based on the value of the stock at the time of your gift. This way, you maximize your gift while minimizing your tax liability.

## **Life Insurance**

There are several creative ways you can use life insurance as a gift giving option. For example: giving a gift using the cash value accumulated in the policy or giving the annual dividends of a policy. If this sounds complicated, don't panic. You are not alone in determining how to share your accumulated assets.

## **Gift Over Time**

There are many ways to support St. Paul's ***Founded in Faith~Forging the Future*** campaign over a three year period. You can choose to give weekly, monthly, quarterly, or yearly; you can give an initial amount and then make weekly, monthly, quarterly, or yearly gifts over a 3-year period; you can choose the automatic debit option, or give from your cash reserves and/or appreciated assets. Again, all these options can be spread out during the 3-year campaign period, per your directions.

## **Support is Available**

Expert help on making creative gifts to St. Paul's is available from our Kairos consultant, Dr. Glenn Schoonover. It is also a good idea to consult with your own tax attorney or accountant.

*(see reverse for additional information)*

## **Ways that you can extend your giving potential to help support the mission of our church**

### **Priority Budgeting**

Some people may choose to rearrange their priorities in order to give greater gifts to our capital fund appeal. Priority budgeting may lead to postponing a planned expenditure such as a new car, sailboat, vacation home, etc. One couple delayed the purchase of a new sports utility vehicle and applied the same monthly payments toward the capital appeal fund, enabling them to give an additional \$20,000.

### **Re-Channeling a Present Expenditure**

Many families have incurred short-term heavy expenditures for special needs. An example would be while their children attend college. They learn during those years to budget their money so they can cover those expenditures. The same philosophy applies when budgeting money to support our church's vision.

### **Gifts from Extra Work**

One man was in the process of retiring when the church undertook a capital fund appeal. He secured a new job and gave the first three years of his retirement income to the church. Another woman worked an extra year beyond retirement and gave the full amount to the building project.

### **Home Equity**

Many people live in highly appreciated homes. Taking out a home equity loan to support your church is very real option. Refinancing your home can lower your cash outlay, thus freeing up money to support our church.

### **Gifts from Increases in Income**

Many people have incremental salary increases, overtime, or bonuses which they include as part of their gift to the church.

### **Gifts of Unexpected Cash**

A couple received an inheritance of several thousand dollars. They decided to give the entire inheritance to their church to expand their gift to the building project. Other people give their income tax refunds.

### **Gifts of Income**

Various types of investments distribute interest or dividends. If the donor is not using the distribution for current income, rather than be reinvested, the interest or dividends may be assigned, for a defined period, to the church. The donor retains ownership of the asset.

## **Giving A to Z**

*A- Automobile, Acreages, Antiques, Art  
B- Bonds, Boots, Buffalo, Boats, Beach House  
C- Crops, Computers, Coins, Cars, Collectibles  
D- Diamonds, Dividends  
E- Estates, Endowments, Electronics  
F- Farms, Furniture  
G- Gems, Gifts in Kind  
H- Houses, Hogs, Heirlooms  
I- Interest, Insurance Policies, IRAs, Inheritance  
J- Jewels, Jets  
K- Kitchen Appliances  
L- Land, Labor, Landscaping, Livestock  
M- Motor Homes, Mutual Funds  
N- Notes (Treasury), Necklaces  
O- Options, Office Supplies & Equipment  
P- Properties, Printers, Plumbing, Painting  
Q- Quartz, Quick Assets  
R- Rings, Real Estate, Retirement Funds  
S- Stocks, Sculptures, Savings, Sailboat, Second Home  
T- Trusts, Tithes, Town Homes, Tax Returns, Time Shares  
U- Underwriting, Utility Stocks  
V- Vacation Homes, Vans, Violins  
W- Works of Art, Watches, Wills  
X- Xylophones, Xtra Income  
Y- Yearly Bonuses, Yard Sales, Yachts  
Z- Zero Coupon Bonds, Zebras, Zany ideas you may have*