

## FAQ's - Frequently Asked Questions about Financial Giving

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The Community Church of Sebastopol, United Church of Christ

**What is a pledge?** A pledge is an estimate of giving offered in support of the congregation's ministry and wider mission for the coming year.\*

**Why is it important to pledge?** Because our church's leadership plans its budget and ministry activities based on what people who care about the life of the church intend to give.

**What are pledged donations used for?** In a word, everything. As a voluntary, non-profit, member-based organization, 70% of our church's income is donations from church members and friends. (The remaining 30% comes mostly from renting our facility.) Your pledged donations will be used to pay our staff, including pastors, repair and improve our facility, support and expand programs, and impact the wider community through mission giving.

**How much should I pledge?** That is an important personal decision to make prayerfully in conversation with others in your household and with God. Your pledge should be realistic based on your financial situation, but it should also be exciting to allow resources to flow to the church you love. Here are several ways people think about how much to pledge:

- **Proportional Giving** – The Bible talks about giving first fruits of the harvest (as opposed to giving what's left over), and making a pledge that is proportional to one's income. For example, 5% of \$60,000 is \$3000 or \$250/month. Some people choose to tithe, pledging 10% of one's income. Others practice a "modern tithe," striving to give 5% to the church and 5% to other organizations that one values.
- **Comparative Giving** – Look at the other things you spend your money on. Does your gift to the church match the value you place on this community vis-à-vis other priorities in your life? Your daily espresso drink might cost \$5 or \$1825/year. A week-long vacation might cost \$5000. How does your gift to the church compare with other ways you use your money?
- **Share-Based Giving** – The annual ministry budget of the church is currently around \$400,000. With 323 people on our membership rolls, that's about \$1200/member annually.
- **Grace-Filled Giving** – Whatever you decide to pledge will be just right and just enough. Gifts large and small given with a grateful and generous heart are equally wonderful.

**What if I don't feel I can make a pledge?** A pledge is simply an estimate of what you think you can give over the course of the coming year. If you can commit to \$1/month, then go for it. The important thing is that you are practicing gratitude and generosity in support of your church community. The amount is secondary.

**What if I need to adjust my pledge mid-year?** No problem. Contact the church office and we'll let the Bookkeeper know. You can adjust your pledge up or down at any time.

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\*If you want to skip forward to an explanation of the pledge card, see back of sheet.

***When do I pay my pledge?*** People do this in a variety of ways. Some pay their pledge all at once, either at the beginning or end of the year, or at some other time. Most people make a regular practice of giving, either weekly or monthly, as a constant reminder that the church is important and that God enables and blesses our giving.

***How do I make my pledge payments?*** Some make a regular weekly or monthly practice of writing a check and sending it into the church office or bringing it with them on Sunday morning to place in the offering plate. Others use an online bill-paying service such as those offered by most banks. These services can help you keep up on your pledge as a disciplined spiritual practice.

***Can you explain the pledge card?*** Yes, here you go...

- Please include your personal information with full name and address.
- The pledge card asks when you plan to begin giving. The most common answer is January 1 of the coming year, but you may choose another date to let us know on what date you plan to begin giving your 2017 pledged amount.
- The pledge card divides your pledge into two budgets:
  1. "Our Congregation's Ministries" is our local church ministry budget.
  2. "Our Congregation's Wider Mission" is our mission giving which includes Basic Support of the United Church of Christ, the Inter-Church Food Pantry, and other Mission & Outreach grants.\*
- The pledge card asks you to do a little math, estimating your weekly or monthly giving and then multiplying to give your estimated annual giving.
- Check the box if you would like someone to contact you about including the church in your estate planning.
- Finally, sign the pledge card and fill out the tear off portion for your own records.
- Bring the pledge card to church on any Sunday between October 16 and November 6 so we can include your pledge in our congregation's total amount on Gratitude Sunday, November 13, 2016.

***What if I have further questions?*** Contact the church office and we'll direct you to the person with an answer.

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\* For 2017, the Board of Trustees will allocate Wider Mission pledges to Basic Support of the U.C.C. and the Inter-Church Food Pantry with the goal of meeting or increasing over the 2016 pledged amounts. We recommend a 90/10 split between gifts to the Congregation's Ministry (90%) and the Wider Mission (10%).