

Ways to Give

Income Based Giving

Increased Giving

At the time of a fund appeal, most people give a larger portion of their regular income to their congregation. The congregation, and the cause, are important enough that people reprioritize their spending to give more to the appeal.

Re-Channeling a Present Expenditure

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

Unexpected Cash

A couple unexpectedly received a large inheritance. They decided to give a significant portion of the inheritance to support their congregation's appeal. Other people may give their tax refunds or a year-end bonus.

Income from Investments

Various types of investments distribute interest or dividends. Rather than re-investing these, some people give this income to their congregation's appeal.

Asset Based Giving

Appreciated Assets

A gift of investment assets which have appreciated in value is one of the most common gifting strategies. The asset should, in relative terms, be "substantially appreciated" if the giver wishes to receive tax benefits as a result of the gift.

Stocks and Bonds

Funding charitable giving with appreciated stocks or bonds can be very advantageous to both the donor and the church. The donor will avoid paying capital gains taxes while receiving a full value charitable deduction. The church will receive a very valuable liquid asset. To claim all these benefits, the stocks/bonds must be transferred to the church rather than selling the stocks/bonds and donating the proceeds, which then turns the gift into an ordinary cash gift.

Life Insurance

Some people have accumulated cash in insurance policies which they no longer need. The entire policy may be given to the church as an outright gift. The donor might also name the congregation as the beneficiary on the policy.

It is always wise to consult your financial advisor when making gifts of accumulated assets.