

Creative Ways to Give

Stewardship campaigns rely on church members and adherents making gifts over and above their current level of giving. The best path to increased giving is the spiritual path, where you set your heart on things above, allowing financial priorities to take shape from spiritual ones. One way of defining this is "Lifestyle Stewardship," a term used to describe a level of giving that affects one's living. The challenge of Lifestyle Stewardship is to find ways, boldly and prayerfully, to let your giving touch your living!

We know some may feel their situation is such that they just can't give anything more. Believe me, we understand and empathize with you. That's why we have come up with some creative ways to give that you may have overlooked. Each one requires sacrifice on your part, but as King David said, "I will not offer up to the Lord anything that costs me nothing" (2 Samuel 24:24). You may want to combine one or more of these ideas to represent your commitment, or come up with some of your own. The three keys to effectiveness in Lifestyle Stewardship are:

- **Reassess Lifestyle**
- **Rearrange Priorities**
- **Reallocate Resources**

BE A COUPON CLIPPER

Food is probably the largest expense each month, taking up time and \$30-\$40 per week. Thirty dollars a week for three years is \$4,680.

SKIP A MEAL EACH WEEK AS A FAMILY

Missing one meal a week at an average of \$20 per family to devote to prayer or fasting is \$3,120 over a three-year period.

GIVE UP A HABIT

Easier said than done, but not impossible. For example, a gourmet coffee plus tax each day for three years, costs nearly \$4,500.

USE BASIC CABLE

Instead of regular cable with all the premier channels, opt for basic cable for your TV.

COMMIT YOUR TAX REFUND

Donate your income tax refund to the Lord for a three-year period.

ADJUST YOUR VACATIONS

For one or more of the years, do something close and inexpensive like day hikes and picnics, or take a three-day vacation instead of a week and save on the airfare and hotel costs. This can save \$1,000 to \$2,000 easily.

DRINK ONLY WATER AT A RESTAURANT

One person committed to drinking only water at a restaurant could save \$5 a week or more. That's a minimum of \$780 just for drinking water!.

PUT OFF A DISCRETIONARY MAJOR PURCHASE

Redirect the money to your church's building campaign.

CONTINUE A BILL PAYMENT

If you will be paying off a car or school loan in the next year, commit to continue to "pay the bill" by redirecting the money to the stewardship campaign after the bill is paid off. A \$100 payment per month over three years is \$3,600.

A DOLLAR INCREASE PER WEEK

This is a great idea for those who have never given or do not see a way to increase current giving. Start by giving one dollar the first week, then two, then three, etc., praying all along that the Lord would show you a way to add that next dollar and increase each week. If you were to keep this up for three years, you would give \$4,134!

INCREASE GIVING WITH INCREASED INCOME

Some people receive periodic increases in salary or bonuses from their employers. The temptation for many of us is to increase our lifestyle to fit the higher income. In many instances, families have decided that they will commit the full amount of salary increases.

DONATE JEWELRY, COINS, APPRECIATED PROPERTY OR ANYTHING OF VALUE

For example, leave an amount in your will or donate vacant land that you have inherited or purchased. If you have owned the property for more than one year, by donating it to the church, you would receive a tax deduction for the full fair market value of the property. You can donate a rental house to the church. Example: You may have a rental house that you have owned and rented for the last 20 years, thus depreciating it to a very low tax basis. If you were to sell it, you may pay substantial capital gains tax. By donating to the church you will both avoid the capital gains tax and receive a tax deduction for the fair market value of the house you donated.