

Over & Above Giving

Capital Campaigns rely on church members 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. Financial priorities then take shape from spiritual priorities.

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!

King David declared, “I will not offer to God that which costs me nothing.” (2 Samuel 24:24) David understood the gift that would touch the heart of God must first touch the heart of the giver. This is the spirit of Lifestyle Stewardship: If it is for my God, my gift must have value and meaning to me.

Often, Lifestyle Giving means giving up something in one area so that you can give more of yourself to another. Three keys to effectiveness in Lifestyle Stewardship are:

- Reassess lifestyle
- Rearrange priorities
- Reallocate resources

Many Christians are amazed at their ability to give “over and above” to their church. The following possibilities are offered to help you in this regard.

1 PRACTICE PRIORITY BUDGETING

Many families will choose to rearrange their priorities and give up something in their current budget in order to give more to a capital campaign. Priority budgeting may mean postponing a planned expenditure such as a new car, vacation, home remodeling, or other major purchase. Many Christians giving to capital stewardship campaigns find a way to give through sacrificial commitments made in faith, coupled with priority budgeting.

2 REDIRECT PRESENT EXPENDITURES

Often, families have significant short-term expenditures for special needs. One example is the cost a family incurs for a child to attend college. After the child graduates, a family may commit to redirect funds once spent on college tuition toward the capital campaign. Other examples are paid off loans and car payments that free up capital to be redirected toward the church’s growth goals.

3 INCREASE GIVING WITH INCREASED INCOME

Some people receive periodic increases in salary or bonuses from their employers. Rather than choosing the option to increase our lifestyle to fit the higher income, families can choose to donate the new income toward the capital campaign for a season.

4 GIVE FROM YOUR EXCESS

A young man decided that two collectors baseball cards worth over \$20,000 would be the most appropriate means of touching sacrifice for his family. Some families save money over a period of years for a project. A couple had saved \$80,000 to build a lake cabin. When their church entered the capital campaign, they decided that it was better spent for the needs of the church than for a second home. The intrinsic reward for investing in a common goal is often more satisfying than spending on a personal luxury.

5 COMMIT UNEXPECTED CASH

Often, people pray for God to show them a way they can give beyond what they presently see or afford. Sometimes, the answers come unexpectedly. A couple had been praying for weeks about their commitment to the church capital campaign. Much to their surprise, they received an inheritance of several thousand dollars. They were so happy to give the entire amount to their church as part of their 3 year commitment.

6 SACRIFICE YOUR EXTRA TIME

Some family members have extra time they would be willing to use in a part time job to be able to give more to the church. This is particularly true for families whose children are grown and away from home and for semi-retired or retired couples. A man was in the process of retiring when his church entered a capital campaign. He and his wife secured new jobs and gave the first three years of their retirement income to the church.

7 DONATE APPRECIATED ASSETS

Many times investments outperform expectations and have tremendous levels of unrealized gain. That is good news in itself, but it is bad news that the level of taxation that occurs if the stocks were to be sold. Gifts of appreciated assets, typically investment securities or real estate, may be very advantageous to both the donor and the church. Unlike gifts of cash that have already incurred an income tax, gifts of appreciated assets are not subject to capital gains tax. In addition, the donor receives an income tax charitable deduction for the full market value of the asset. That makes these gifts less costly to make. Investing the assets to the mission of Christ is rewarding, but it is important to consult your CPA or financial advisor for more specific information when considering these types of gifts.

8 ESTATE PLANNING

Many Christians commit to giving a portion of their estate to the continued work of the Lord in their will. Common practices are giving a set amount (\$10,000), a percentage of the estate (10%), or even treating the church as an additional child and dividing it accordingly. Estate planning may not benefit the current capital campaign, but it will support the future mission of the church to serve the generations. If you would like advice on estate planning the church is able to provide professional guidance. These are just several possible ways in which you are able to participate in the giving process of our mission to prepare Peace to serve the generations.

Preparing to Give

Always begin in prayer to determine what you believe God is leading you to give.

Make the event a family conversation. Your spouse should be in agreement with the decision, and your children can learn about generosity and faithfulness as they participate in your giving process.

Be bold and creative in your commitment. God is amazing, and He often is waiting for us to step out in faith so He can prove His strength and faithfulness to His children.

Speak anonymously (if you want) to Sasha Camacho, Bookkeeper of the church, if you have any questions about giving: scamacho@peacepres.net | 713-436-5673

The VISION 2020 Campaign lasts 4 & 1/2 years. You may give any amount during this time (June 2016 - December 2020) toward the campaign.

Gifts are tax deductible and will be given a receipt of donation if given with a name and address attached. Gifts may be made via check (designated Vision 2020) or cash (in marked envelope) in the offering on Sundays or online at www.peacepres.net/giving.

Fill out the commitment card once you have decided and turn it in during worship on May 29th or June 5th.

Commitments are not the same as donations. A commitment card is a plan to give in a prescribed time frame. Gifts are the actual donations that are received. If in the course of the campaign you are not able to reach the commitment, you will not be billed or held responsible to pay. The commitment is done in good faith and is not legally binding.

Thank you!

We at Peace Church have always been gifted with highly committed members of our church family. We are so grateful for those of you that have committed of your time, talent, and resources of all kinds to this awesome adventure God is sending us on for the next 5 years. May he bless you and you give of yourselves.

I personally want to thank you for your willingness to trust the leadership of Peace Church with hearing God's voice guiding us through the Holy Spirit as we embark on the Vision 2020 Plan. We know God will enrich us as we GROW, BUILD, PLANT, and PRAY! Pray NOW for our future and for our community as we seek to bless it in new ways!

- In Christ, Pastor Scott Cummings



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Vision 2020

Guide to Giving

How To Make An

OVER & ABOVE

Gift To Your Church