

Activity	Week	Yearly	Three-Years
Eliminate 1 Meal Dining Out	\$30	\$1,560	\$4,680
Eliminate 1 Movie Rental Per Week	\$5	\$260	\$780
Reduce Discretionary Spending	\$15	\$780	\$2,340
Eliminate 4 "Dates" Per Year		\$240	\$720
Eliminate Coffee	\$10	\$520	\$1,560
Three-Year Total			\$10,080

A LOOK AT ONE FAMILY'S COMMITMENT TO SACRIFICIAL GIVING



GIFTS OTHER THAN CASH

Giving from income is often the primary response to contributing to stewardship campaigns. In addition to giving income you can convert non-cash items into cash donations to give or, in some cases, give those non-cash items to Pioneer Possibility.

When considering these or other creative giving ideas contact your tax accountant/advisor who can advise you about tax credit strategies and about the most advantageous way to make a gift to your church.

Additionally, IRS rules are subject to change.

HERE ARE SOME EXAMPLES OF CREATIVE NON-CASH GIFTS YOU COULD CONSIDER:

- **ANTIQUES**
- **JEWELRY**
- **SPORTS MEMORABILIA**
- **AUTOMOBILES**
In most cases, individuals will sell the vehicle and donate the proceeds to the church.
- **IRA GIFTS**
Individuals who are at least 70 ½ years old can make a direct trustee to trustee (institution-to-institution) transfer from their IRA to the church, thereby allowing them to avoid all federal (and possibly state) tax on their RMD (up to \$100,000). Keep in mind that if you pass the minimum age requirement of 70 ½ during our three-year commitment period you can participate in this provision from that point forward.
- **LIFE INSURANCE**
Some individuals have accumulated cash value in insurance policies that they may give to the church.
- **REAL ESTATE**
Any unencumbered piece of real estate that is readily sellable can be a valuable gift.
- **STOCKS OR BONDS**
Giving appreciated stocks or bonds, plus accounts subject to IRS income taxes, can be advantageous to the donor. The donor may avoid paying capital gains taxes while receiving a charitable deduction, and the church will receive a beneficial, liquid asset. To claim these tax benefits, the stocks/bonds/mutual funds must be transferred to the church rather than selling and donating the proceeds.

“Lord, what do You want to do through me to accomplish Your will for our church?”