

# A Personal Commitment Guide

Your financial commitment should be the result of a meaningful, spiritual journey. This personal commitment guide will help you to take your first steps. Use this guide to connect with God by discovering God's will and by offering your full potential to fulfill God's desire.

## **DELIBERATE with God**

Prayerfully seek God's leadership. Ask God to shape your decisions. Walk through the doors God opens for you!

## **DISCOVER God's Purpose for Your Church and God's Will for you**

What is God calling this church to do and to be? How is God working through your church to affect people's lives? How would God work through you to make a difference in ministry?

## **DISCUSS What You are Learning with Others**

Include your family in the discovery and decision-making process. Talk with and learn from the experience and example of others.

## **DEFINE a Sense of Sacrifice in Your Life**

What decisions and priorities could you make in your life to further invest yourself in your church? How can you give in ways that make a difference to you?

## **DETERMINE Your Potential for Giving**

Think outside the income-stream box. Capital giving may include new strategies for giving. Inventory your blessings and your potential for increased giving.

## **DECIDE on a Personal Giving Plan**

There are multiple methods for giving in a capital stewardship program. Capital giving might include any combination of weekly, monthly, quarterly, annual, one-time, and/or asset transfer gifts. Put together your own personal giving plan for the next three years to help you follow through with your commitment.

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*They have suffered a great deal. But their joy was more than full.*

*Even though they were very poor, they gave very freely. I give witness that they gave as much as they could. In fact, they gave even more than they could. Completely on their own, they begged us for the chance to share in serving God's people in that way.*

*(NIRV®)*

**2 Corinthians 8:2-4**

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# Experiencing Joy

There is no formula, no quick accounting, no percentage target for a capital stewardship commitment. As always, the truest measure of stewardship is equal sacrifice, not equal gifts. Not everyone has the resources to make a million dollar gift, but every person can meaningfully invest in what God is doing at this church in proportion to their blessings.

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*Brothers and sisters, God,  
has shown you his mercy.*

*So I am asking you to  
offer up your bodies to  
him while you are still  
alive. Your bodies are a  
holy sacrifice that is  
pleasing to God. When  
you offer your bodies to  
God you are worshipping  
him. Don't live any longer  
the way this world lives.  
Let your way of thinking  
be completely changed.  
Then you will be able to  
test what God wants for  
you. And you will agree  
that what he wants is  
right. His plan is good  
and pleasing and perfect.*

(NIRV®)

**Romans 12:1-2**

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If there is no formula for what one might give, then how does anyone gauge how “right” their commitment decision might be? Try the questions below to discover your own internal measures.

***In a personal way, will this commitment make a difference in me?*** Will this commitment affect my life, allowing me to invest myself in the mission and ministry of my church?

***Is this a decision I am willing to take time to pray about,*** genuinely seeking God’s guidance in how God might work through me?

***Is this a decision I will have a significant conversation about*** with my family and with my larger family of faith?

***Am I thinking creatively about a comprehensive giving plan that represents what I am capable of giving?*** What assets and resources could I use as a gift?

***Will this giving decision involve a sense of sacrifice in my life?*** Do my priorities reflect my commitment to my church?

***Am I discovering a new joy in giving?*** There is something freeing and deeper about the life of grace that we never experience until we learn to give as freely and deeply as God gives to us.

# Giving Appreciated Assets

If an investment — like stocks, real estate, and other assets — **has increased in value since its purchase and has been held for more than one year**, then there may be tax advantages to transferring ownership of that asset to the church as a charitable donation. Giving the appreciated asset eliminates potential capital gains taxes for the donor while still allowing the donor to receive the contribution credit for the current market value of the asset. Because of its tax-exempt status, the church can sell the asset and receive full market value less transaction costs.

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*Honor the Lord with your wealth. Give him the first share of all your crops. Then your storerooms will be so full they can't hold everything. Your huge jars will spill over with fresh wine.*  
(NIV®)

**Proverbs 3:9-10**

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**What if I sell first then give the cash?** You may have to pay capital gains taxes which will reduce the after-tax proceeds from the sale.

	<b>SELL FIRST</b>	<b>GIVE ASSET</b>
Market Value	20,000	20,000
Original Cost	-10,000	-10,000
Appreciated Gain	10,000	10,000
Tax (assuming 28%)	2,800	-0-
<b>After tax value of Gift to the Church</b>	<b>17,200</b>	<b>20,000</b>
<b>Contribution Credit to Donor</b>	<b>17,200</b>	<b>20,000</b>

**Note:** *Tax positions and tax law can be complicated and can change with new laws. Any discussion of tax treatment is not intended, and should not be considered, as tax advice. Consult your personal tax professional for advice on your tax position. Please check with your church business office for instructions and arrangements for the transfer of all forms of gifts other than cash.*

# Connecting to Scripture

A three-year, over-and-above financial commitment to a capital stewardship program requires proper motive and motivation. The following study will help you to discern both your heart and God's heart for giving generously.

<p>In terms of affecting people and ministries, what will this project accomplish for God, for others, for you? <i>(Matthew 28:19, Luke 17:20-21, 1 Kings 5:5)</i></p>	
<p>What does your heart prompt you to do? Describe it. <i>(Exodus 25:1-2, 35:4-29, 1 Corinthians 13:3, 2 Corinthians 9:7)</i></p>	
<p>What is your Prayer Plan to discern God's will? <i>(Luke 11:9-10, John 17, Matthew 6:5-13)</i></p>	
<p>What does "sacrifice" mean to you? Define it. <i>2 Samuel 24:24, Romans 12:1-2, Luke 21:1-4)</i></p>	
<p>What can you do to give sacrificially? Start a list. <i>(1 Chronicles 29:1-10, Acts 2:44-47, Acts 4:32-37)</i></p>	

# Opportunities for Giving

## INCOME & GIVING

***Income-stream Giving:*** Giving as you receive income - from your regular income, bonuses, and/or through your personal business.

***Sacrifice:*** Changing your lifestyle/priorities can create additional resources for giving.

***Delaying Expenditures:*** Postponing anticipated purchases can free resources so for giving.

***Freedom from Debt:*** After a debt is retired, the resources that were applied to that debt are available for giving.

***Income Producing Assets:*** Interest earned, income from rental properties, or monies from other income-producing assets can be given.

## GIVING ASSETS

***Giving Appreciated Assets:*** Consider transferring appreciated assets (stocks, real estate, etc) as a way to increase giving.

***Sale of Assets:*** Money resulting from the sale of personal assets, or from personally owned business assets, could be given.

***Savings & Investments:*** You may be able to give some portion of accumulated assets without significantly affecting your future security. The “returns” from investing in ministry may be more significant to you than simply accumulating more market returns.

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*You do well in everything else. You do well in faith and in speaking. You do well in knowledge and in complete commitment. And you do well in your love for us. So make sure that you also do well in the grace of giving to others.*

*(NIV®)*  
**2 Corinthians 8:7**

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## TIME & TALENT

***Additional Income:*** Using your skills and talents, taking on additional work, or delaying retirement could produce additional income to use as a gift.

***Gifts in Kind:*** Donating specific services and/or materials, either personally, or through your business, provides a unique opportunity for increased giving.

# Discovering Your Potential for Giving

Use this worksheet to evaluate what you have available to give.

*Here is something to remember. The one who plants only a little will gather only a little. And the one who plants a lot will gather a lot. You should each give what you have decided in your heart to give. You shouldn't give if you don't want to. You shouldn't give because you are forced to. God loves a cheerful giver. And God is able to shower all kinds of blessings on you. In all things and at all times you will have everything you need. You will do more and more and more good works. It is written, "They have spread their gifts around to poor people. Their good works continue forever."*

*(Psalm 112:9)*

*(NIRV®)*

**2 Corinthians 9:6-9**

<b>INCOME &amp; SACRIFICE</b>	<b>POSSIBILITIES</b>	<b>AMOUNT</b>
Analyze your projected income and spending patterns for the next three years and determine how much could be given and when. Alter your lifestyle in order to give what you save or don't spend.		\$
		\$
		\$
		\$
<b>GIVING ASSETS</b>	<b>POSSIBILITIES</b>	<b>AMOUNT</b>
What accumulated assets in your life could be transferred to the church? What assets could be sold so that their value could be permanently invested in ministry?		\$
		\$
		\$
<b>TIME &amp; TALENT</b>	<b>POSSIBILITIES</b>	<b>AMOUNT</b>
Determine what you could do to earn extra resources that could be given during this period. Are there "gifts in kind" of services and/or materials you could give?		\$
		\$
		\$
<b>RESULTING THREE-YEAR POTENTIAL COMMITMENT:</b>		<b>\$</b>

## Commitment Schedule

Typical commitments you can make over a 3-year (156 – week) period:

3-Year Total	Annually	Monthly	Weekly
300000	100000	8333	1923
150000	50000	4167	962
90000	30000	2500	577
45000	15000	1250	288
30000	10000	833	192
15000	5000	417	96
9000	3000	250	58
1800	600	50	12
1500	500	42	10