



Personal Commitment Guide

Your financial commitment should be the result of a meaningful and spiritual journey. This Personal Commitment Guide will help you take your first steps. Use the 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 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.

Let God Guide Giving

There is no formula for what one might give. How then does anyone gauge how "right" their commitment decision might be? Below are a few suggestions to help you determine your own internal measures:

- In a personal way, will this commitment make a difference in me, 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?

For every house is built by someone, but the builder of all things is God.

Hebrews 3:4



Opportunities for Giving

As you consider your commitment, think creatively. Ask God to show you new ways to give.

- **Income-Stream Giving:** Giving as you receive income – from your regular income, bonuses, and/or through your personal business.
- **Sacrifice:** Consider a lifestyle change that might add a temporary increase in revenue.
- **Income-Producing Assets:** Giving interest earned and income from rental properties or other income-producing assets.
- **Sale of Assets:** Money from the sale of personal assets, or from personally owned business assets, could be given.
- **Savings and Investments:** You might consider giving some portion of accumulated assets, without affecting your future security.
- **Giving Appreciated Assets:** Consider transferring appreciated assets (stocks, real estate, etc.) as a way to increase giving.
- **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 gain 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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