



Creative Ways To Be Radically Generous... By "Sight" and by "Faith"

The Apostle Paul said: "For we walk by faith and not by sight." (2 Corinthians 5:7). Just what does that look like when it comes to giving to Family on Mission? During the Campaign, we are going to ask each person to prayerfully determine <u>both</u> a "sight" goal <u>and</u> a "faith" goal. Here is how to define both:

Your "Sight" Goal. This is a pledge amount you come up with, that if you do some rearranging of how you spend your money, you can achieve it. Yes, it will require <u>sacrifice</u> and it will <u>stretch</u> you and it will <u>impact</u> your life... but you can figure out how to make the numbers add up.

Your "Faith" Goal. As you continue to pray, God might give you a pledge amount above and beyond your "Sight" Goal. When you get that number from God, you might be shocked! Because you know that you can't pledge this amount in your own strength and power. Being able to give this amount will require God to show up. This is where you truly walk by faith and not by sight.

To get you thinking in the right direction, carve out time to read what's below and really pray through it in a "guilt free" manner. Do not give the devil a foothold by getting offended by any of these ideas. These suggestions and ideas are just that: suggestions and ideas.:) If you and the Holy Spirit come up with an amount that you want to give but you are not sure how to do it, these are some of the more common ways that other people have used to free up room in their budgets. Which ones you decide to say "Yes" to is truly a Holy Spirit-led decision between you and God. Some of these might become part of your "Sight" Goal while others will require a true step of "Faith" depending on your individual circumstances.

Spending Fast. For a determined amount of time, draw a line in the sand where you spend \$0.00 on "discretionary" items like going out to eat, Starbucks, going to the movies, treating yourself to Menchie's or Dairy Queen, or buying clothes, shoes, purses, and suits. It is not hard for any of these things to run into thousands of dollars per year. For instance, what would it look like if you chose not to buy a single new article of clothing for the next 12 months?

Gift Budget. Determine an overall budget on what you plan to spend for gifts this year (Christmas, birthdays, etc.) and then reallocate a portion of that amount to our Family on Mission giving campaign.

Stock Transfer. Save on paying capital-gains taxes to Uncle Sam by giving appreciated stock directly to the church. Please contact our Executive Pastor to answer any questions or to learn the easy steps on how to do this: dave.carlson@tevchurch.org

Vacation. Change where you plan to go on vacation next summer. Rest, recharge, and have fun... but on a smaller budget.

Car. Drive your current car for an extra year. Instead of adding a new car payment to your budget, take those car payment dollars and make it part of your pledge for the building. (This may require a "step of faith" to trust that God is going to extend the life of your current vehicle). Or if you need to get a car soon, buy a 1 or 2 year old used car instead of buying or leasing a new one.

Please note, all personal items and monetary gifts are tax deductible. Investment gifts have a tremendous amount of before-tax advantages. Feel free to request more information about the various tax deductible advantages of giving.

(Less) Extreme Home Makeover. Take that big project that was on the horizon and either reimagine what it could look like (e.g., could you reduce the budget for it by 10% or even 50%?), delay it for an extra year or more, or cancel it altogether.

Cell Phone. Make the choice NOT to upgrade to the latest smart phone. Use your current phone for another year (or two!).

Technology. Whether it's a TV, computer, tablet, camera, video game system, or something else altogether, we are continually offered the opportunity to purchase the "latest and greatest." Decide that what you have is good enough and then reallocate those funds to our Family on Mission giving campaign.

Standard of Living. Begin to question "unquestioned assumptions" about things you have always spent money on — both big things and budget-busting smaller things. Decide to live differently from this point forward.

Raises and Bonuses. If you expect to get a raise this year, commit to give the amount of this year's raise toward a building each year for the next three years. If you expect to get an annual bonus, commit to give a portion of your bonus toward Family on Mission.

Hobbies. We all need to rest and recharge and hobbies are a great way to do that! So don't cut them out entirely, but this may be an area where you intentionally reduce the amount of time and money invested in them over the next couple of years.

Cut the Cable. A normal cable bill can be \$100 a month or more once the special introductory rates have expired. Most shows can be watched online nowadays and you can get all of the local channels in HD for free with an antenna. So far, 20% of Americans have cancelled their cable in favor of streaming online. Join them and be on the cutting edge of a trend while advancing God's kingdom!

Ditch the Land Line. 47% of Americans use only a cell phone and have no landline. However, 41% of Americans still have both. If you are one of the latter, cancel your landline and reallocate the funds to a permanent church home. Bonus benefit, fewer politicians will call you!

Gym membership. 4 out of 5 gym memberships don't get used after the first month. If you aren't using yours you might consider cancelling or not renewing it. If you are using it, then by all means keep up the good work!

Jewelry. Take a look inside your jewelry box. Are there items you don't even remember having? Or are there things that meant a lot to you at one point in your life but have lost their importance in your eyes? Or maybe there is that special keepsake passed down from a grandma or mother that still means a lot. Why not honor the memory of your loved one by donating that jewelry in their name so their gold and silver is transformed into bricks and mortar that will impact others for eternity.

Unused Items. Many people own things like boats, snowmobiles, collectibles, campers, rv's and extra automobiles that they rarely if ever use. You may even be paying additional money every year for insurance and storage. If so, sell the item or donate it to the Family on Mission giving campaign and enjoy the pay raise you get from not paying for storage!

Tax refund. Pledge to give the next one, two, or three years of your tax refund to advance God's kingdom.

Buildings. If you happen to own a 12,000 sqft. building you may want to consider just donating it! (Jesus said, "You have not because you ask not."). In all seriousness, donating real estate has the same pre-tax advantages as giving appreciated stocks, you get a tax write-off for the appreciated amount without ever paying taxes on the capital gains.

Other Ways. If you have any other ideas on how/what to give and you aren't sure how to proceed, please contact our Executive Pastor to answer any questions about how to give those items: dave.carlson@tevchurch.org

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