A generous person will prosper; whoever refreshes others will be refreshed. Proverbs 11:25

CREATIVE STRATEGIES IN GIVING

church on the MOVE

A LOOK AT ONE FAMILY'S STRATEGY TO INCREASE GIVING

Activity	Week	Yearly	Three-Years
Drink One Less Coffee	$5	$260	$780
Cancel Subscription Service	$10	$520	$1,560
Pack Your Lunch To Work One Day A Week	$10	$520	$1,560
Reduce Discretionary Spending	$15	$780	$2,340
Reduce Vacation Budget	-	$1,560	$4,680
Three-Year Total			**$11,000**

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CREATIVE GIVING

By thinking outside the box, many people have discovered creative methods to increase their giving.

CASH FLOW GIFTS:
A person can be strategically generous by giving smaller amounts at higher frequencies. Weekly, semi-monthly, or monthly electronic giving allows for larger gifts to be reached in smaller steps.

DIVERTED FUNDS GIFTS:
Freeing up funds that are currently being spent elsewhere allows a person to increase their giving to God's work. Diverting funds from entertainment, dining out, dues, subscriptions, gifts, or allowances are lifestyle adjustments that can impact one's giving.

GIFTS OF ASSETS:
Gifts of major assets—such as a house, car, land, or building—may provide available income for giving.

INCOME-PRODUCING ASSETS:
Portions of interest income, dividends, payments from rental properties, or monies from other income-producing assets can provide a source for increased giving.

CORPORATE GIFTS:
Some have made significant donations by using their business as a source for giving.

RAISES / BONUSES:
Dedicating one's upcoming raises, bonuses and tax returns are a creative method people have used to increase giving.

DELAYED EXPENDITURES:
Delaying of purchases allows a person to significantly increase giving. The acquisition of major items such as automobiles, clothing, or trips, when postponed, allows substantial giving opportunities.

INDIVIDUAL RETIREMENT ACCOUNT DISTRIBUTIONS:
You may be able to divert some or all of your required minimum distributions directly to the church to reduce taxes.

SAVINGS AND ANNUITIES:
Savings for special projects, retirement, or a "rainy day" may offer a resource for increased giving. Sometimes a portion of our savings may safely be given to the work of God's Kingdom through our church.

OTHER GIVING:
- Donor Advised Fund - Recommend a distribution from your fund to HighPoint Church.
- Insurance - Donations of cash-value life insurance policies (may qualify for a tax deduction).

GIFTS OTHER THAN CASH

Consider transferring ownership of financial assets like stocks, bonds, and mutual fund shares.

WHAT KIND OF ASSETS SHOULD I GIVE?
Appreciated investment property held for more than one year, such as publicly traded stocks, mutual fund shares, bonds, real estate, collectibles, and other such readily marketable property, have tremendous tax advantages. Personal property such as automobiles, jewelry, and other items may also be liquidated. There may be no capital gains tax benefits for these gifts, but the financial and spiritual benefits can be tremendous.

WHY GIVE GIFTS OTHER THAN CASH?
The tax code is very generous toward this form of giving. Giving the asset to the church and letting the church sell eliminates potential capital gains taxes and can increase the after-tax proceeds.

HOW DOES THE TAX BENEFIT WORK?
Itemized Deduction - The individual or business is allowed to include 100% of the market value of most such assets as charitable contributions for tax purposes if held for more than one year. Capital Gains - The transfer of property does not generate a capital gains tax. The church, as a tax-exempt entity, will realize the full market value, minus transaction costs, at the time of sale without paying capital gains taxes.

WHAT IF I SELL FIRST, THEN GIVE THE CASH?
You may be subject to capital gains taxes, thereby reducing the after-tax proceeds from the sale. The following chart shows the benefit of giving an appreciated asset directly to the church rather than liquidating the asset and giving the proceeds to the church.

	SELL FIRST	DIRECT TRANSFER
Market Value	$20,000	$20,000
Cost Basis	-$10,000	-$10,000
Gain	$10,000	$10,000
Tax (assuming 20%)	$2,000	0
Church Receives	$18,000	$20,000

HOW DO I TRANSFER THESE GIFTS?
For stocks, mutual fund shares, and bonds, please visit myhighpointchurch.com/give and select the 'Give Stock' option. If you need any further assistance, please contact us at: 281-993-4112.

Our church does not provide tax or legal advice. Please consult your professional tax or legal advisor to determine how best to provide your gift.