



# CREATIVE WAYS TO GIVE

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The ideas listed in this booklet provide suggestions for individuals or families who would like to increase their giving but do not know how they can accomplish it. Many times we are unaware of potential resources that may be within our grasp. All that is needed is a little creativity, a willingness to adjust our lifestyle in certain areas, and the power of God through prayer. You will be surprised at the extent of your potential giving if you seriously implement just a few of the following suggestions.

**The giving suggestions are divided into three helpful categories:**

- Uncover Hidden Assets
- Increase Income
- Reduce Expenses

As you read these suggestions, remember to consider the charitable contribution tax benefit. Your gift to the church may be deductible on your federal tax return (assuming you itemize your deductions). For every \$1,000 given to the church, you may be able to deduct the contribution and save between \$150 – \$400 in taxes (depending upon your federal tax bracket as well as any potential state income tax savings). The after-tax cost of your gift may be far less than you imagine! *(Note: Contact your tax advisor for more information.)*



**Pray for the Holy Spirit to guide you to the ideas that would be most helpful for your specific circumstances.**

## **GIVE YOUR TAX REFUNDS**

If you typically receive one, give your federal and state tax refunds each year. These refunds are often great sources of “unbudgeted” income.

## **ADJUST YOUR TAX WITHHOLDINGS**

If you regularly get tax refunds, adjust your withholding so that less money is deducted from each check. In doing so, your giving capacity increases NOW instead of waiting for the refund.

## **GIVE APPRECIATED SECURITIES**

Stocks, bonds, and mutual funds can all be given and may provide additional tax savings. Be sure to follow “tax-wise” procedures when giving these gifts.

## **GIVE REAL ESTATE**

Land, rental property, or any other type of real estate can be given and may provide additional tax savings.

## **SELL YOUR TANGIBLE PROPERTY**

Jewelry, antiques, coins, and other collectibles can be sold, and the proceeds can be added to your giving. Be sure to use a reputable buyer and research the value of what you are selling.

## **HAVE YOUR OWN EBAY AUCTION, CRAIGSLIST or FACEBOOK MARKETPLACE SALE**

Valuables and “in-demand” household or personal items can be sold on line through eBay, Craigslist, Facebook Marketplace or another reliable site.

## **USE THE FUNDS FROM A PAID-OFF LOAN**

After you have fully paid off a debt, give an amount equal to the payment as a multi-year commitment. This sum will already have been a part of your budget and has been proven to be affordable.

## **CASH IN UNNEEDED LIFE INSURANCE OR DRAW ON ITS CASH VALUE**

If you have a life insurance policy that is no longer needed for your financial planning purposes or if you have a policy that has excess cash value, consider giving some or all of this cash value. In some cases, it may be possible to do this and keep your policy in force. (Note: This applies primarily to “whole life” insurance policies, not term. Consult your insurance agent and/or financial advisor for details.)

## **REFINANCE YOUR HOME MORTGAGE TO LOWER YOUR INTEREST RATE**

If current interest rates are lower than your existing mortgage, refinancing could significantly lower your monthly payment and, therefore, increase your giving capacity. (Note: Church Growth Services does NOT recommend extending the loan term, borrowing additional sums, or any other strategy that would increase the total cost of the loan.)

## **DON'T MISS OUT ON TAX BREAKS**

Tax credits for energy-efficient improvements, child care, college tuition, and other credits/deductions can generate significant tax savings to those eligible.

## GIVE YOUR RAISES AND BONUSES

Commit to live at your current lifestyle for the next several years and to give any additional income that you earn.

## REQUEST OVERTIME

If you are fortunate enough to have a job where overtime is possible, consider taking advantage of it.

## COMMIT UNFORESEEN INCOME

Make a list of all of your anticipated income. Commit to give anything that comes in that was not expected. See what God does!

## PERFORM ACTS OF SERVICE

Include your kids! Lawn mowing, snow shoveling, childcare, etc. Do not be shy to market your availability and let others know that you plan to give your earnings.

## LOOK AT PART-TIME JOBS

If you are currently not working by choice or just have extra time, look into part-time opportunities that could provide an income stream. The giving potential can be considerable, and it creates excellent witnessing opportunities.

## OFFER TO TUTOR, TO GIVE MUSIC LESSONS, OR TO TEACH A CLASS

Share your skills, gifts, and interests while helping someone else grow.

## INCREASE \$1 PER MONTH

This is an excellent idea for children or anyone who is not currently giving. Simply start by giving \$1 during the first month. Then, give \$2 the second month, \$3 the third, etc. Keep seeking God's help to find an extra dollar per month. If you keep this up for 3 years, you will be able to give more than \$650.

## WORK TOWARD CONSISTENT, REGULAR GIVING

If you do not consistently give now, set a plan in motion toward doing so. Take your current giving percentage and add 1% each month over the next several months. We are told in scripture to give generously and to give cheerfully (2 Cor. 9:6-7). Try it and see what God does!

## MAKE YOUR CREDIT CARD WORK FOR YOU

Try using a credit card with a cash back program to pay your bills and make purchases. Give the cash reward. (Note: Church Growth Services ONLY recommends this strategy for those with a proven track record of fully paying off the card monthly and incurring NO interest.)

## KNOW WHERE YOUR MONEY GOES

The first step in reducing expenses is to track how you spend your money. For 30 days, keep track of every dollar you spend and put your expenses into categories.

## CREATE A BUDGET

After tracking your expenses, use the information to create a budget. Pay close attention to groceries, entertainment, restaurants, and other budget-busters. Make tithing and giving a priority in your budget.

## DEFER UNNECESSARY PURCHASES

Avoid impulse buying. Write a list of items you want to buy that exceed a certain dollar limit (i.e. \$50 or \$100). Wait 30 days before purchasing anything on the list. After the wait, you will discover that many wants are no longer needs.

## AUDIT YOUR CELL PHONE BILL

Get a detailed billing and review it carefully. Make sure your plan is best suited to your usage.

## CUT DOWN ON TRANSPORTATION COSTS

The annual cost of maintaining a car (along with licensing, insurance, and depreciation) is substantial. Consider carpooling, public transportation, or walking/biking as alternatives. Combine errands into as few trips as possible.

## BUY LESS EXPENSIVE GOODS OR GENERIC BRANDS

More expensive items do not always deliver higher quality. You are often paying for image and marketing. Look for generic brands. Good value may cost less than what you think.

## REMEMBER THAT YOU CAN'T SHOP YOUR WAY INTO PROSPERITY

Remind yourself that when you purchase an item for \$150 (which normally costs \$200), you didn't save \$50...you spent \$150. Make sure you need what you buy, regardless of how good the sale is.

## ECONOMIZE YOUR VACATIONS

Great vacations can be found closer to home and often for less money. Contact your state's travel bureau for discount packages and weekend getaways.

## SPEND LESS FOR ENTERTAINMENT

Spend time in nature, at local attractions, or simply stay at home as a couple or family. You will grow closer.

## VISIT THE LIBRARY

Free entertainment that is educational, too! Borrow books, magazines, DVDs, video games, and e-books.

## GO OUT TO EAT LESS OFTEN

Dining out consumes more of a budget than most people realize. A family of four dining at a fast-food restaurant once a week for 3 years will spend almost \$4,000. Try skipping a purchased meal and give an amount equal to the cost. Brown-bag it to work.

## STOP PAYING FOR WATER

Purchasing one case of bottled water per week for 3 years costs nearly \$625. Filter your own tap water and use a refillable water bottle. The water is just as “pure” and keeps plastic out of the landfill.

## SKIP A SODA OR A COFFEE

Giving up 3 sodas or specialty coffees each week for 3 years could range from \$250 to nearly \$1,800!

## USE COUPONS

Food is one of the largest household expenses each month. Taking time to clip coupons can save \$10-\$20 a week, which over 3 years, can add up to more than \$3,000.

## SAVE ELECTRONICALLY

Many online vendors provide digital coupons. Get out your smartphone...no scissors needed. Google “coupons” for options.

## SUBTRACT A SUBSCRIPTION

Cancel a magazine subscription and look for it at the library. Cancel the newspaper and get your news online.

## CREATIVE GIFT GIVING

Purchasing Christmas, birthday, and other gifts in advance enables you to take advantage of sale prices. For the creative type, make your own presents and cards.

## SCALE BACK ON TV

Home entertainment is no longer “one-size-fits-all.” Numerous streaming options provide creative ways to save on your monthly television and cable costs.

## TURN DOWN THE THERMOSTAT

A good rule of thumb is that for every 8-hour period during the heating season that you turn down your thermostat by 1 degree, you will save 1% on your energy bill. The same principle applies during the cooling season. Additionally, if you invest in a programmable thermostat, you can have the temperature automatically adjust at nights and save even more.

## COMPARISON SHOP YOUR HOMEOWNERS AND CAR INSURANCE

It pays to make sure that your insurance costs are competitive. Shopping insurance doesn't necessarily mean switching agents. Many agents represent multiple insurers. Also, ask for a quote on a higher deductible. Often, the premium drop will provide a big enough payback to make a larger deductible worthwhile.



**THE IDEAS IN THIS BOOKLET ARE JUST FOR STARTERS.  
GOD WILL LEAD YOU TO ADDITIONAL IDEAS.  
SHARE THEM WITH OTHERS.  
YOU CAN MAKE A DIFFERENCE.  
EVERYONE CAN!**



*“I will not sacrifice to the Lord my God  
burnt offerings that cost me nothing.”*

*2 Samuel 24:24 (NIV)*

# INSTRUCTIONS FOR THE FAMILY GIVING WORKSHEET

As our campaign approaches, God may have already laid an amount on your heart; or you may have not yet heard from Him regarding what He is asking you to do. Regardless, we believe that going through the Family Giving Worksheet as a couple, or family, could be beneficial as you prepare to make your commitment.

1

Turn to the Uncover Hidden Assets section of the brochure. Look through the list of possible strategies in the section. Are there any strategies that might work for your family? If you feel like one of these is a possible fit, record it on the top line of the Family Giving Worksheet. Look for other strategies in this section that you feel might also be good options for your family and record them.

2

Turn to the Increase Income section of the brochure. Look through the list of possible strategies. If you identify any that are a good fit for your family, record them on the worksheet.

3

Turn to the Reduce Expenses section. Once again look through the list of possibilities to see if there might be any that your family could work together to implement. Again, record them on the worksheet.

4

Make your best estimate of the savings provided by each of the strategies that you have recorded -- whether it be a weekly or yearly amount. Next multiply that amount out over the course of the three-year campaign.

5

Add all of the amounts in the "Total for Three Years" column to get your "Three-Year Grand Total."

6

Finally, take several days to pray as a couple or family. Do you feel good about the strategies? Ask God to show you if you need to add or remove strategies from the list.



# FAMILY GIVING WORKSHEET

Strategy	Weekly Amount	Yearly Amount	Total for Three Years
<b>Three Year Grand Total</b>			

# INDIVIDUAL HOUSEHOLDS	Individual Households				COLLECTIVE 3-YEAR	
	3-YEAR AMOUNT	WEEKLY AMOUNT	MONTHLY AMOUNT	ANNUAL AMOUNT		
1	\$750,000	\$4,808	\$20,833	\$250,000	\$750,000	
1	\$500,000	\$3,205	\$13,889	\$166,667	\$500,000	
1	\$250,000	\$1,603	\$6,944	\$83,333	\$250,000	D
1	\$100,000	\$641	\$2,778	\$33,333	\$100,000	E
6	\$50,000	\$321	\$1,389	\$16,667	\$300,000	E
12	\$25,000	\$160	\$694	\$8,333	\$300,000	P
21	\$15,000	\$96	\$417	\$5,000	\$315,000	
20	\$10,000	\$64	\$278	\$3,333	\$200,000	W
20	\$7,500	\$48	\$208	\$2,500	\$150,000	I
20	\$5,000	\$32	\$139	\$1,667	\$100,000	D
10	\$2,500	\$16	\$69	\$833	\$25,000	E
10	\$1,000	\$6	\$28	\$333	\$10,000	
123					\$3,000,000	

<b>Total</b>				
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## YOUR SUCCESS STORY!

E-mail us about the ways you have been able to give to the campaign so that we can share them with others. Your idea may be just what someone else needs to hear.

Contact us at:  
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