

EQUAL SACRIFICE, NOT EQUAL GIVING.

The concept of “everyone contributes an equal share” giving has never existed at our church. Instead, we believe that the sacrifice should be equal. This ensures that there is a role in this capital funding campaign for every household of the church. Your financial involvement is a decision between you and God as an act of worship. You will never be pressured, nor told what you should give. However, we ask that you pray to discern God’s will for your participation in the campaign.

EACH OF YOU MUST GIVE AS YOU HAVE MADE UP YOUR MIND, NOT RELUCTANTLY OR UNDER COMPULSION, FOR GOD LOVES A CHEERFUL GIVER.

2 CORINTHIANS 9:11 NRSV



ONE FAMILY’S COMMITMENT TO INCREASED GIVING

ACTIVITY	WEEK	YEAR	3 YEARS
ELIMINATE FAMILY MEAL OUT	\$50	\$2,600	\$7,800
REDUCE CHRISTMAS BUDGET		\$300	\$900
REDUCE VACATION BUDGET		\$500	\$1,500
ELIMINATE 1 DIGITAL SUBSCRIPTION SERVICE		\$180	\$540
REDUCE ENTERTAINMENT BUDGET		\$200	\$600
ELIMINATE 1 SPECIALTY COFFEE	\$5	\$260	\$780
TOTAL			\$12,120

Prayerfully discern how God is calling you to participate in the campaign in addition to the support you already give to the work of God through the church.



**LAKE TRAVIS
UNITED METHODIST CHURCH**

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NOTE: 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.



CREATIVE STRATEGIES IN GIVING

You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us.

2 CORINTHIANS 9:11 NRSV



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GIFTS OTHER THAN CASH

WHAT ARE GIFTS OTHER THAN CASH? — These include stocks, bonds, annuities, property, and other assets.

WHAT ASSETS COULD I GIVE? — Appreciated assets held more than one year, e.g. publicly traded stocks, mutual funds, bonds, real estate, collectables, and other readily marketable property often provide tax advantages. Personal property such as automobiles, jewelry, and other items may also be given. There may be no capital gains tax benefits to these, but the financial and spiritual benefits can be tremendous.

WHY CONTRIBUTE GIFTS OTHER THAN CASH? — The tax code is very generous toward this form of giving. Giving

the asset directly to the church allows the church to sell the asset, thereby eliminating potential capital gains taxes to the donor. This also results in a larger gift to the church.

HOW DOES THE TAX BENEFIT WORK? — Itemized Deduction: Donor is allowed to include 100% of the market value of many of these assets as charitable contributions for tax purposes, if held more than one year. Because of its tax-exempt status, the church will receive the full market value, less 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.

	SELL FIRST	GIVE TO CHURCH
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 GIVE OTHER-THAN-CASH GIFTS? — TRANSFER INSTRUCTIONS (if held in “street name”) for stocks, mutual fund shares, and bonds...
1) Contact Amy Williams; she’ll provide instructions.
2) Contact your broker and request transfer. You’ll receive stock powers or transfer papers. Once completed, please notify Amy Williams; she can answer any questions you might have. amy.williams@ltumc.org, 512-266-9877

OTHER STRATEGIES

CASH-FLOW GIFTS — Smaller gifts add up! By giving smaller amounts at higher frequencies — weekly, semi monthly, or monthly — large gifts can be reached in smaller steps. Using electronic funds transfers can be beneficial when making these gifts.

DIVERTED-FUNDS GIFTS — Freeing up funds which are currently going to other areas of spending allows a person to increase giving to God’s work. Diverting funds from entertainment, dining out, dues, subscriptions, gifts, allowances, utilities, or transportation, offers lifestyle adjustments which impact one’s giving

DELAYED EXPENDITURES — Postponing major expenditures such as automobiles, home projects, or trips provides substantial giving opportunities.

DONOR-ADVISED FUND — Consider creating a donor advised fund (DAF). Your financial planner can provide guidance in creating your own personal charitable giving account. Through a DAF, you can gain maximum tax

benefits while providing ongoing support for LTUMC and other 501(c)(3) organizations you care about.

RAISES & BONUSES — Contributing raises and bonuses are also creative methods that can be used to increase giving.

FREEDOM FROM DEBT — As a person looks ahead into the next three years, he or she may discover that debt obligations will be fulfilled. This frees up revenue for additional giving.

UNIQUE-SKILLS INCOME — Some people have marketable hobbies or skills that enable them to give from those new profits.

CHARITABLE-GIVING RESOURCES — Reviewing all charitable donations, in light of their impact on the Kingdom of God, affords a potential resource for significant giving.

CORPORATE GIFTS — Business owners may be able to provide gifts-in-kind that may result in a stronger gift to the church and tax benefits to the donor.

ADDITIONAL WORK INCOME — Taking a second job or part-time job or coming out of retirement are successful strategies people have used to increase giving.

SPECIAL TAX-FREE GIFTS — Using a Traditional IRA If you are 73 or older, you can donate up to \$108,000 per year to LTUMC without incurring a penalty or tax liability. A gift from a traditional IRA can assist in satisfying a required minimum distribution (RMD) and may lower your overall tax liability. Remember that for preferable tax treatment, a gift from a traditional IRA should pass directly to a beneficiary and should not pass through an intermediate account. The minimum age for making an IRA qualified charitable distribution (QCD) remains 70½.

NOTE: Any discussion of tax treatment is not intended and should not be considered tax advice. Consult your personal tax professional for tax advice. Donors may include 100% of the market value of many non-cash assets as a charitable contribution, if the asset is held for more than one year.