

The 4 Ps of Giving

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A Practical, Flexible Guide to Financial Generosity

Many of us practice financial generosity spontaneously: we give to the church when we happen to think about it, when we feel moved, or when we feel like we have enough. That's a good way to begin supporting the church financially (and that approach may simply be all we can do in some unusually difficult seasons—no shame in that whatsoever!). But if we're ready to take the next step, and if we want our giving to have a more consistent impact, we need to make a plan. No matter your financial situation, the following flexible steps will help you to make your own personalized plan for giving to the church. Give it a try and see what it's like to make financial generosity an intentional spiritual habit in your life.

pray

Invite God to guide your thinking and planning.

Before jumping to any quick conclusions about how much or how little you can give, first take some time to pray. Acknowledge God as your Creator, Sustainer, and Redeemer. Remember that everything you have already belongs ultimately to God ("The earth is the Lord's and everything in it." Psalm 24:1). Thank God for the various kinds of provision God has given you. Ask God to help you steward faithfully the financial resources you have, whether they are many or few. Finally, ask God to guide your heart and mind as you work through the following steps of your giving plan.

priority

Commit to making generosity a financial priority.

When we're giving spontaneously, our tendency is to give from our leftovers. We get to the end of the month, after all our needs are taken care of (and sometimes after a lot of our wants are taken care of too), and we see how much is left over...and if there is anything left over, we give from that. But to be intentional about financial generosity means to make it a priority. We need to be proactive about setting aside money for generosity at the beginning of the month or pay period. This is consistent with the ancient, biblical practice of 'tithing' in which the people of God offer the very first portion of their income back to God in a spirit of worship and gratitude.

percentage

Before you determine an amount, first pick a percentage.

We often think about our giving in terms of fixed dollar amounts: What's the amount I should give? That's a highly subjective way to plan our generosity. What might feel like a very small dollar amount for one person might feel like an overwhelmingly large amount for another person, depending on their income level. That's why Scripture teaches us to plan our generosity in terms of percentages, rather than amounts. Planning in terms of percentages gives us a very flexible and much more objective approach. The traditional goal among Christians has been to give 10% of our income to support the ministries of the church. This practice has roots in the Old Testament, though there's New Testament precedent for giving even more. However, when you're 'percentage giving' for the first time, 10% can be a very challenging starting point. You may want to start with 1%, 2%, or 3%. Simply pick the percentage of your income that seems doable in your current financial season. From there, you can calculate the actual amount you will give.

progressive

Commit to growing progressively more generous over time.

Our most basic calling as Christians is to become more like Jesus, who is the ultimate expression of God's generosity. That means we should strive to grow more generous over time as we continue to follow Jesus. Periodically, we should commit to honestly ask ourselves: Is it time for me to take a new step in my generosity? If the answer is yes, that might not necessarily mean giving a greater amount. But it does mean giving a higher percentage (which, if our income has decreased, might actually be a lower amount in some cases). We should make it a part of our plan to evaluate, adjust, and progress in our generosity over time.



The following are additional creative ways to give:

1. PRIORITY BUDGETING

You may choose to rearrange your priorities and give up something in your current budget in order to grow in your giving. In other words, there are ways to grow in giving by making small lifestyle changes to sacrifice something that has value for something we value more, in this case the mission and vision of our church. For example, giving up a gourmet coffee or restaurant meal is a small change that can have a large impact if many of us participated in this effort.

2. APPRECIATED ASSETS

Many people own assets that have achieved tremendous unrealized gains in value over the years. That is good news. The bad news is that if these assets were sold, a significant portion of the gain could be lost to taxation. Gifts of appreciated assets – typically investment securities or real estate – can be advantageous to both the giver and the church.

3. IRA CONTRIBUTIONS

If you are 70.5 in age or older and have an IRA, there are certain advantageous rules for you. Please contact your financial planner or accountant to learn more about how to give in this manner.



Personal Plan for Generosity

Monthly Giving

ANNUAL INCOME	TITHE									
	2%	4%	6%	8%	10%	12%	15%			
\$20,000	\$33	\$67	\$100	\$133	\$167	\$200	\$250			
\$30,000	\$50	\$100	\$150	\$200	\$250	\$300	\$375			
\$40,000	\$67	\$133	\$200	\$267	\$333	\$400	\$500			
\$50,000	\$83	\$167	\$250	\$333	\$417	\$500	\$625			
\$60,000	\$100	\$200	\$300	\$400	\$500	\$600	\$650			
\$70,000	\$117	\$233	\$350	\$467	\$583	\$700	\$875			
\$80,000	\$133	\$267	\$400	\$583	\$667	\$800	\$1,000			
\$90,000	\$150	\$300	\$450	\$600	\$750	\$900	\$1,125			
\$100,000	\$167	\$333	\$500	\$667	\$833	\$1,000	\$1,250			
\$125,000	\$208	\$417	\$625	\$833	\$1,042	\$1,250	\$1,563			
\$150,000	\$250	\$500	\$750	\$1,000	\$1,250	\$1,500	\$1,875			
\$175,000	\$292	\$583	\$875	\$1,167	\$1,458	\$1,750	\$2,288			
\$200,000	\$333	\$667	\$1,000	\$1,333	\$1,667	\$2,000	\$2,500			
\$250,000	\$417	\$833	\$1,250	\$1,667	\$2,083	\$2,500	\$3,125			
\$300,000	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,750			