

# Stepping Up: A Realistic Guide for Increasing Our Generosity

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Many of us want to be more generous with our financial resources, but it's hard to know how. With all our competing needs, wants, and obligations, increasing our generosity can feel daunting. But it doesn't have to be that way. If we adopt the "Stepping Up" approach, we can put ourselves on a path to grow gradually more generous over time. Using the guide below, (1) figure out which step you're on now, (2) which step you'd eventually like to get to, and then (3) just take one step up in that direction. Later, when you've gotten used to that step, you can take the next step up and repeat the process until you reach your desired level of generosity. By gradually "Stepping Up," we can honor God with our resources, invest in our church's impact, and grow more generous over time.

## Sacrificial Giver

The Sacrificial Giver is someone who has prioritized their financial support of the church such that they are willing to sacrifice some of their comfort, "wants," or other financial goals in order to invest generously in the church's mission.

## Proportional Giver

The Proportional Giver commits to support the church by giving a specific percentage of their income, intentionally stretching their comfort zone, as a spiritual practice to acknowledge that all they have comes from God.

## Consistent Giver

The Consistent Giver is someone who has made a habit of giving to support the church regularly and intentionally, offering a consistent amount that feels comfortable.

## Occasional Giver

The Occasional Giver is someone who gives to support the church on occasion, when they feel moved, but without particular forethought or intentionality.

## First Time Giver

The First-Time Giver is someone who has made their very first gift to support the church.

## Potential Giver

The Potential Giver is someone who has not yet made a financial gift to support the church.



# 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

## Recurring Giving

Automatic payments to the church keep your giving on track and help support the church even when you aren't able to attend worship services. Visit the giving tab at [universitymc.church](http://universitymc.church) or log in to your Realm account to set up recurring gifts via your credit card or bank account. There are options for giving weekly, monthly or twice per month.

## Other Ways to Give

### Appreciated Assets

Sometimes when appreciated assets are sold, a significant portion of the gain can be lost to taxation. Consider contributing these assets to your church instead. Gifts of appreciated assets – typically investment securities or real estate – can be advantageous to both the giver and the church.

### IRA Contributions

There can be financial advantages to giving from an IRA. If you are 70.5 in age or older and have an IRA, contact your financial planner or accountant to learn more about how to give from this source.