

# CREATIVE STRATEGIES IN GIVING



The Leadership Team offers the following thoughts as you continue to prayerfully consider your gift to the "Gratitude... Renewed" Campaign.

*"He will always make you rich enough to be generous at all times, so that many will thank God for your gifts which they receive from us. "*

**II Corinthians 9: 11**

**St. John the Apostle Church**  
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## WORKSHEET

- I. Gifts in Kind/  
appreciable Assets \$ \_\_\_\_\_
- II. Cash Flow Gifts: \$ \_\_\_\_\_  
\$ \_\_\_\_\_ X 156 weeks= \$ \_\_\_\_\_  
\$ \_\_\_\_\_ X 36 months= \$ \_\_\_\_\_  
\$ \_\_\_\_\_ X \_\_\_\_\_ = \$ \_\_\_\_\_
- III. Diverted Funds Gifts: \$ \_\_\_\_\_
- IV. Delay Expenditures: \$ \_\_\_\_\_
- V. Income Producing: \$ \_\_\_\_\_
- VI. Sales of Assets: \$ \_\_\_\_\_
- VII. Income Raises/Bonuses: \$ \_\_\_\_\_
- VIII. Savings and Annuities: \$ \_\_\_\_\_
- IX. Corporate Gifts: \$ \_\_\_\_\_
- X. Tax Savings: \$ \_\_\_\_\_
- XI. Other: \$ \_\_\_\_\_
- TOTAL:** \$ \_\_\_\_\_



### A Look at One Family's Commitment to Sacrificial Giving

Activity	Week	Year	3 Years
Eliminate family meal out	\$30.00	\$1,560.00	\$4,680.00
Eliminate one video rental/week	3.00		156.00
Reduce Christmas budget		250.00	750.00
Reduce Vacation budget		250.00	750.00
Eliminate 4 "dates"		240.00	720.00
Eliminate 1 cup of coffee/day	3.50	182.00	546.00
Erik's commitment	1.00	52.00	156.00
Andrew's commitment	.50	26.00	78.00
Two \$10 bills found by Andrew			20.00
<b>THREE YEAR TOTAL:</b>			<b>\$8,168.00</b>

*"In addition, we will continue to support the annual budget and the mission programs"*

## “Giving Stock or other Property”

### WHY GIVE STOCK OR OTHER PROPERTY?

- Appreciated investment property held more than one year, such as stock, mutual fund shares, bonds, real estate, collectibles, and other such property have tremendous tax advantages.
- Personal property such as automobiles, jewelry, and other items may also be given. There may be no capital gains tax benefits, but the financial and spiritual benefits can be tremendous.
- Give the asset to the church, then let the church sell it, 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 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, 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.

Market Value	Sell First 20,000	G-I-K 20,000
Cost Basis	-10,000	-10,000
Gain	10,000	10,000
Tax (assuming 15%)	1,500	-0-
After Tax Proceeds	18,500	20,000

## STOCK CAN BE GIVEN TO THE CAMPAIGN

### IF YOU WISH TO GIVE STOCK...

Contact the Rectory or the...

**Catholic Planned Giving Office**  
**Michael L Henkenius, J.D., Director**

**P.O. Box 80328,**  
**Lincoln, NE 68501**  
**phone: 402-488-2142, ext 113**  
**fax: 402-488-3569**

**e-mail: michael-henkenius@cdolinc.net**

## OTHER STRATEGIES

### CASH FLOW GIFTS:

- A person can give significantly by giving smaller amounts at higher frequencies. Weekly, semi-monthly, or monthly giving allows large gifts to be reached in smaller steps.

### DIVERTED FUNDS GIFTS:

- Freeing up funds that 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:

- The 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.

### INCOME PRODUCING ASSETS:

- Interest income, payments from rental properties or monies from other income producing assets provide a source for increased giving.

### SALE OF ASSETS:

- Sale of major assets, such as a house, car, land, or business provide available income for giving.

### INCOME RAISES/BONUSES:

- Dedicating one's forthcoming raises and bonuses is a creative method people have used to increase giving.

### SAVINGS AND ANNUITIES:

- Savings for special projects retirement or a “rainy day” may offer a resource for increased giving.

### CORPORATE GIFTS:

- Those who have used their business as a source for giving have made significant donations.

### TAX SAVINGS:

- Additional giving to your church also creates additional tax savings. By giving these savings one can increase the total contribution. One example is that of a person whose \$6,910 contribution resulted in a tax savings of \$1,800. This enabled the person to give a total of \$8,710.