

# Bible-Based Giving Guide

*"You must each decide in your heart how much to give ... no reluctantly or in response to pressure.  
For God loves a person who **gives cheerfully.**"*

2 Corinthians 9:7



## Bible-Based Giving Guide

---

*"Command those who are rich ... not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God."*

1 Timothy 6:17

### **CONTRIBUTE cheerfully to build Hope for tomorrow!**

100% of offerings given to Building Hope for Tomorrow go to the Building Fund to create beautiful, God-honoring and highly functional holy spaces that will open new doors for Lutheran Church of Hope to love our neighbors, serve our community and carry out Christ's mission for generations to come as a faithful, vibrant and culturally relevant 21st century church after God's own heart!

**Victory Goal (Phase 1): \$3 million**

**Miracle Goal (Phase 2): \$9 million**

**Finish the Race Goal (Phase 3): \$15 million**

### **Experience the JOY of Bible-based giving!**

There is a genuine experience of joy that comes from giving generously and sacrificially ... particularly to a cause that will out-live and out-last all of us! But, what does the Bible have to say about giving? Actually, quite a lot! Let's take a look at it together!



# Building Hope for Tomorrow

## Handling Money ... God's Way!

---

Building Hope for Tomorrow provides a great opportunity to discover the joy and freedom of handling money God's way. Take a look at some of the biblical principles on the subject of money and giving.

### **Biblical Principle #1: *It's not our money.***

We come into this world with nothing, and we can't take it with us when we leave the world. In between, God blesses us with resources, including money, to take care of while we are here. It's God's money. God simply asks us to be faithful stewards of the gifts he has provided, and to invest faithfully.

*"To those who use well what they are given, even more will be given. But from those who are unfaithful, even what little they have will be taken away."* Luke 19:26

*"The earth is the Lord's, and everything in it."* Psalm 24:1

### **Biblical Principle #2: *Generosity produces freedom; greed produces bondage.***

Falling in love with money is dangerous, because it can distract us from God. Ironically, instead of creating more freedom, if we let money become "god" for us, the result is a greater degree of bondage. Ultimately, money can't satisfy our souls ... only God can.

*"It is possible to give freely and become more wealthy, but those who are stingy will lose everything."* Proverbs 11:24

*"Those who love money will never have enough. How absurd to think that wealth brings you true happiness!"* Ecclesiastes 5:10

### Biblical Principle #3:

#### Equal giving does not mean equal gifts.

There is no average gift in a church that we should all seek to provide. Giving is not a competitive sport. The faithfulness of our gift has a lot to do with what God has provided for us to care for while we are on earth. If a person who makes \$1 million a year gives the same as someone with no income, the gifts cannot be considered equal, biblically speaking. At the same time, giving is not done to get recognition. We give not to be honored by people, but to honor God.

*"Much is required from those to whom much is given, and much more is required from those to whom much more is given."* Luke 12:48

Below is an example of pledge/giving amounts that will allow us to reach our "Finish the Race" goal!

Number of Gifts/Pledges	Up-Front & Three-Year Pledge Total	Total Gifts
1	\$2,000,000	\$2,000,000
1	\$1,000,000	\$1,000,000
2	\$500,000	\$1,000,000
3	\$250,000	\$750,000
10	\$100,000	\$1,000,000
10	\$75,000	\$750,000
15	\$50,000	\$750,000
20	\$35,000	\$700,000
30	\$25,000	\$750,000
40	\$20,000	\$800,000
50	\$15,000	\$750,000
100	\$10,000	\$1,000,000
100	\$7,500	\$750,000
150	\$5,000	\$750,000
415	\$3,000	\$1,245,000
800	\$1,000	\$800,000
350	\$500	\$175,000
150	\$0-499	\$30,000
<b>Total Giving as a Church (Finish the Race Goal):</b>		<b>\$15,000,000</b>

### Biblical Principle #4:

#### Try the 90/10 guideline.

Set aside 10% (a "tithe") of our income for giving to God first, and then live on the rest – 90%. Please don't misunderstand ... tithing is not a pre-requisite for salvation. Rather, it's a spiritual discipline – like prayer, Bible reading, serving, etc. – that God presents for us as an opportunity to grow.

*"Bring all the tithes into the storehouse. If you do ... I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Let me prove it to you!"* Malachi 3:10

*"You are careful to tithe ... but you ignore the important things of the law – justice, mercy, and faith. You should tithe, yes, but you should not leave undone the more important things."* Matthew 23:23

### Biblical Principle #5:

#### Most importantly, give as a matter of faith!

It's not complicated. In order to discover what it really means to be a "cheerful giver," we need to seek God's revelation, not human reason. Try these simple steps:

**PRAY.** Ask God this simple question:

**"Lord, what do you want to do through me to accomplish your will for Lutheran Church of Hope?"**

*"Keep asking, and you will be given what you ask for. Keep on looking, and you will find. Keep on knocking, and the door will be opened."* Matthew 7:7

**LISTEN TO GOD.** Keep asking until you "hear" God's answer. If you don't get anything – in other words, if you don't get a pretty strong indication in your heart, soul or mind as you pray each day through this campaign – then quiet your life until you can. Be still. Listen to God, not people. God will write a number on your heart, soul or mind.

*"Be silent, and know that I am God."* Psalm 46:10

**TAKE A LEAP OF FAITH.** Trust God enough to do whatever he calls you to do, believing that he will provide the means to make it happen (2 Corinthians 9:6-11). Now you're giving as a matter of faith – and thus, experiencing the joy and freedom of Bible-based giving without anyone telling you, other than God, what to give! Enjoy the feeling!

# Asset Contribution Policy

---

## Gifts of Appreciated Assets/Stock

One of the most tax-advantageous methods of giving is a **gift of appreciated assets**, typically liquid assets such as **stock, mutual fund shares or bonds**. (You also may give appreciated real estate property. See *Gifts of Personal Property/Real Estate*.)

Appreciated assets are assets that have increased in value since you acquired them. Typically, if you sell appreciated assets, you must pay tax on the amount of the increased value – either at your normal tax rate or at a capital gains rate. However, if you contribute appreciated assets (without converting them to cash first), you can generally deduct the full market value of the assets contributed on the date of your contribution without paying any tax on the amount the asset has gone up in value since you acquired it, provided you have owned the asset for more than one year.

### How to contribute appreciated assets

If you wish to contribute appreciated assets, do not sell them yourself or you will be taxed on the gain. Instead, you should:

- Contact your tax advisor to discuss your gift.
- Email Chris Gunnare ([chris.gunnare@hopewdm.org](mailto:chris.gunnare@hopewdm.org)) or Carol Jensen ([carol.jensen@hopewdm.org](mailto:carol.jensen@hopewdm.org)), or call 515-222-1520 and ask to speak to them to confirm that you intend to make a contribution of appreciated assets and to assist in the gift transfer.

## Required Minimum Distributions From IRAs

Required Minimum Distributions (RMDs) from IRAs are generally taxable as ordinary income. However, if the RMD is used to make a gift to Hope's campaign, it may be excluded from taxable income for the tax year in which the gift is given. Consult your tax advisor for more information.

## Gifts of Personal Property/Real Estate

If you would like to give personal property such as fine jewelry, cars, coin collections, etc., or real estate, please keep in mind the following:

- The church cannot accept an asset with any debt attached to it, or which has any contingent liabilities (such as real estate which could be contaminated or have a title defect).
- The church cannot give you an appraisal. We can only acknowledge you gave it.
- It is better to give an appreciating asset to the church instead of selling it yourself and giving the money. By doing this, you avoid capital gains tax.
- It is better to sell a depreciating asset yourself and give the cash to the church. For assistance in this area, call Chris Gunnare at 515-222-1520.
- Any gift greater than \$5,000 (except marketable securities) will require a qualified appraisal.
- The contribution of an auto, boat or real estate is limited to the gross sales price of the item received by the church.
- Email Chris Gunnare ([chris.gunnare@hopewdm.org](mailto:chris.gunnare@hopewdm.org)) or Carol Jensen ([carol.jensen@hopewdm.org](mailto:carol.jensen@hopewdm.org)), or call 515-222-1520 before bringing your asset to the church office, or if you plan to bring any large item on the day of the offering.

## Planned or Deferred Gifts

Hope has established a foundation that is dedicated to furthering the mission of Lutheran Church of Hope long into the future. The Hope Foundation provides donors the opportunity to use planned or deferred gifts (wills, trusts, gift annuities, life insurance, etc.) to endow funds supporting Hope ministries and missions. However, for purposes of this giving campaign, deferred gifts will not be applied to the campaign totals. Email Chris Gunnare ([chris.gunnare@hopewdm.org](mailto:chris.gunnare@hopewdm.org)) or Carol Jensen ([carol.jensen@hopewdm.org](mailto:carol.jensen@hopewdm.org)), or call 515-222-1520 for more information.