

# How much should I give?

This is a conversation to have with God and those in your household. Here are a few things to consider . . .

## Pray about it.

Talk to God about this. Ponder the abundance God has given, rather than how little you have.

## Consider the relative importance.

Think about how much the church impacts your life and in the lives of others. Examine how much you spend on other things, such as travel, taxes, insurance, or something of similar value to you. Invest as much in the church as elsewhere.

## Choose an income percentage.

If choosing a dollar amount is tough, choose a percentage of income, like saving for retirement or emergencies, or your home mortgage or rent.

### Some people like the idea of 10/10/80.

Give 10% to church, charity, and helping others, save 10% for retirement and emergencies, and live on 80%. Ten percent may not be right for you. That's okay. Decide what is with this chart.

Income	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
\$30,000	\$300	\$600	\$900	\$1,200	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000
\$40,000	\$400	\$800	\$1,200	\$1,600	\$2,000	\$2,400	\$2,800	\$3,200	\$3,600	\$4,000
\$50,000	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000
\$60,000	\$600	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200	\$4,800	\$5,400	\$6,000
\$70,000	\$700	\$1,400	\$2,100	\$2,800	\$3,500	\$4,200	\$4,900	\$5,600	\$6,300	\$7,000
\$80,000	\$800	\$1,600	\$2,400	\$3,200	\$4,000	\$4,800	\$5,600	\$6,400	\$7,200	\$8,000
\$90,000	\$900	\$1,800	\$2,700	\$3,600	\$4,500	\$5,400	\$6,300	\$7,200	\$8,100	\$9,000
\$100,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
\$110,000	\$1,100	\$2,200	\$3,300	\$4,400	\$5,500	\$6,600	\$7,700	\$8,800	\$9,900	\$11,000
\$120,000	\$1,200	\$2,400	\$3,600	\$4,800	\$6,000	\$7,200	\$8,400	\$9,600	\$10,800	\$12,000
\$130,000	\$1,300	\$2,600	\$3,900	\$5,200	\$6,500	\$7,800	\$9,100	\$10,400	\$11,700	\$13,000
\$140,000	\$1,400	\$2,800	\$4,200	\$5,600	\$7,000	\$8,400	\$9,800	\$11,200	\$12,600	\$14,000
\$150,000	\$1,500	\$3,000	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500	\$12,000	\$13,500	\$15,000

## Take steps.

Making a big change is tough. If you want to give differently, step up 1% of your income each year.

# How do I make giving easier?

Make your giving automatic. Become free to give spontaneously.

## Be intentional.

Automated giving leads us to give what we want to give, rather than just whatever is on hand. Rather than giving God leftovers, God's work is the "first-fruits" of our labors.

## Spread out your giving.

A recurring gift that withdraws weekly or monthly spreads out the impact on your pocketbook, rather than having bigger amounts when you're present or "making up" when you forget. This also helps even out the congregation's cash flow.

## Make recurring gifts a Breeze.



Set up recurring gifts with our online giving website, Breeze. Create an account, choose how much and how often, and enter your bank or credit/debit card information. You can log in anytime to change your giving. [Get started now at www.hosannatogether.org/breeze.](http://www.hosannatogether.org/breeze)

**Bonus!** Once you're signed up, you have access to our directory, and your information anytime, anywhere.



## Prefer to use your own bank?

Have one less login and skip the processing fees by setting up recurring payments to Hosanna! through your own bank's Bill Pay. Make sure there's a place for you to indicate that payment is from you so we can credit it to you!



# How can giving minimize taxes?

All gifts can be tax deductible, but stock/retirement gifts can save big money and allow for bigger gifts.

## Deduct cash gifts on taxes.

If you itemize deductions on your 2023 taxes, you may be able to reduce up to 60% of your adjusted gross income by the value of cash gifts.

## Donate stock.



If you *sell* stock or mutual funds, you pay capital gains taxes. If you *donate* them **before** selling, we can sell it without paying income tax. You don't have to pay tax on the gains **and** you can claim a deduction for the value of the donation.

## Donate required distributions.

If you're over 72 years old, and you have to take required minimum distributions from your retirement each year, donate the investments to the church instead of paying taxes on them.

## Consult a professional.

We can tell you what's possible, but talk with a financial planner or broker to get advice on how you'll benefit and how to set it up. They will have helped others.

**SEND DONATIONS TO:**  
Hosanna Lutheran Church  
UBS Financial Services  
Account # JK11499HS  
The Sabaugh Group  
11150 Overbrook Rd Ste 300  
Leawood, KS 66211  
913-345-3217

**Please notify the church office when you donate stock so that we can credit you and cash it out.**

## Use the savings.

By replacing cash gifts with stock gifts, use the savings to give a larger gift or split the difference!

## How else can I support ministry?

Support us without spending any more money than you already do!

### Support us when you shop.

Whether you're buying gifts, paying for travel, or just doing regular shopping, go to RaiseRight to pick up a gift card to pay for your purchase.

**Over 750 Retailers will donate up to 18% of the value to the church.**



Gift cards are

purchased through the RaiseRight app or their website, and can be used *right away*.

We've already received over \$2,000!



Currently, you can only purchase digital or printable gift cards.

Learn how to get started at [hosannatogether.org/shopping](http://hosannatogether.org/shopping).

### Use your Thrivent benefits.

If you do business with Thrivent Financial, you can direct **Choice Dollars** to Hosanna!

These funds must be designated each year by contacting your Thrivent representative or at [www.thrivent.com/thriventchoice](http://www.thrivent.com/thriventchoice).

We've received over \$13,000 from Thrivent Choice!

You can also get **two \$250 Visa prepaid cards** each year to seed a project. Initiate a **Thrivent Action Team** on your own or call and let us know you're a Thrivent member--we'll work with you to seed an upcoming project or event!



### Give to a designated project.

Talk with a council member or Pastor Mike about non-budgeted projects, dreams tabled due to lack of funds, or upcoming maintenance needs.

## What are planned gifts?

Leave a legacy with your largest gift, and still support your family.

### Keep giving when you're gone.

You've given to church all your life--don't stop at death! Include Hosanna! in your will or trust.

### Make a lasting difference.

It takes a lot to fund day-to-day operations of the church, making it difficult to invest in the future.

Imagine the ministry we could do if we didn't pay \$64,000/year to our mortgage!

Invest in God's mission at Hosanna! by paying down debt, seeding new ministry, or funding capital improvements, through your estate plan.

### Include family.

You can give to the church and still leave much of it to family. There are creative ways to structure an estate (such as an annuity) that benefits the church and provides family with gifts spread over time instead of a lump sum.

### Talk with a professional.

Consult a financial planner or advisor about your situation and to draft the documents.

### Don't know where to start?

Stephen Phelps, MA, CFRE is employed by the ELCA to provide no-cost advice to get started. Contact Stephen at [stephen.phelps@elca.org](mailto:stephen.phelps@elca.org) or 314-703-6949.



### Designate memorial gifts.

Let your loved ones know if you'd like memorial gifts to go to Hosanna!

## Should I give outside church?

Absolutely! Generosity is a way of life, and it extends beyond our walls.

### Give where your heart is.

God has given you passions and preferences, and charitable gifts are part of how we live our faith and can be part of our "tithe." So joyfully give to organizations that fit connect with you.

### Give regularly and freely.

You can choose to give recurring monthly gifts to charities, but it doesn't all have to be planned. It's fun to make a giving goal each year, because when you feel moved by a cause, you can be generous knowing you've already budgeted for it. At Thanksgiving, choose how to give away any remaining budgeted funds before yearend.

### Give wisely.

Some charities spend more on administration and fundraising, and some are more transparent with what happens to gifts than others. **If you aren't sure about a charity, research it online or visit a tool like [www.charitynavigator.org](http://www.charitynavigator.org) for independent verification.** We also have some great organizations close to our hearts listed at [www.hosannatogether.org/partners](http://www.hosannatogether.org/partners).

### Give alternative gifts.

If you know someone who has everything, who is sick and couldn't use a physical gift, or you want to share your passion with a recipient, give a charitable gift in their name.



See what's available in the ELCA Good Gifts catalog at [www.elca.org/goodgifts](http://www.elca.org/goodgifts).