

Creative Ways to Make An Over-and-Above Gift to Your Church

Generosity initiatives invite church members to expand and accelerate their current level of giving. The foundation of increased giving is spiritual—setting your heart on things above and letting your financial priorities flow from your spiritual priorities.

This concept, often called Lifestyle Stewardship, challenges us to let our giving touch our living. King David expressed this principle when he said, “I will not sacrifice to the Lord my God burnt offerings that cost me nothing.” (2 Samuel 24:24, NIV). Gifts that touch the heart of God often touch the heart of the giver first.

Lifestyle Stewardship calls for bold and prayerful action. It often involves giving up something in one area of life to give more in another. The keys to effective Lifestyle Stewardship are:

- **Reassess** your lifestyle
- **Rearrange** your priorities
- **Reallocate** your resources

Many believers discover creative ways to increase their giving. Here are **seven steps** to help you explore what Lifestyle Stewardship might look like for you:

1. Practice Priority Budgeting

Rearrange your budget by postponing or adjusting planned expenditures—such as vacations, car purchases, or home remodeling projects—to free up resources for giving. Many Christians make sacrificial commitments by prioritizing generosity over other planned spending.

2. Redirect Present Expenditures

If you have short-term financial obligations nearing completion, consider redirecting those resources. For example, families with children graduating from college might commit funds previously allocated to tuition. Similarly, completing loan payments or other obligations can free up cash flow for giving.

3. Increase Giving with Increased Income

When salaries or bonuses increase, consider committing the full amount of the increase to your generosity initiative rather than expanding your lifestyle.

4. Give from Your Excess

Consider liquidating non-essential assets. One individual gave two collectible baseball cards worth over \$20,000. Another couple, who had saved \$80,000 for a vacation home, redirected those funds to meet the church’s needs instead.

5. Commit Unexpected Cash

Pray for unexpected opportunities to give. One couple received an inheritance they hadn’t anticipated and gave the full amount to their church as part of their two-year commitment.

6. Sacrifice Your Extra Time

Families or individuals with extra time might take part-time jobs or projects, dedicating the income to the church. One retiring couple worked part-time and gave two years of their retirement income to their generosity initiative.

7. Donate Appreciated Assets (Stored Resources)

Gifts of appreciated assets like stocks or real estate can maximize your impact. Transferring ownership of these assets to the church allows you to avoid capital gains taxes while also receiving a charitable income tax deduction for the full market value. Consult your financial advisor to explore this option.

Example	Sell Asset & Gift Net Proceeds	Give Asset Directly
Asset Value	\$12,000	\$12,000
Original Cost	\$3,000	\$3,000
Capital Gains Tax	\$1,646	\$0
Proceeds to Church	\$10,354	\$12,000

A Final Word

Commitment Timing → Your giving doesn't need to be in equal increments over two years. For example, you might allocate 60–70% of your gift in the first year and the remaining amount in the second year.

Estate Planning → Consider including your church in your will or establishing a planned gift such as a charitable remainder trust. While these gifts don't provide immediate funds, they create a legacy of faith for future generations.

Let your financial commitment reflect both your potential to give now and your vision for giving in the future. As you consider your role in this initiative, remember that giving with a heart of sacrifice and joy not only impacts others but transforms you as well.