

Giving at TVUUC (transcript of a video)

Transcribed by [TurboScribe.ai](#).

Hi, my name is Ted Jones, and I'm current head of the stewardship team here at Tennessee Valley Unitarian Universalist Church. What I want to do in this video is go over the different ways of financial giving at Tennessee Valley so that you have some understanding about how it all works. There's several paths for financial giving at our church.

On Sundays, we take offerings. Most of these go to various organizations around the community in a process called share the plate. This program splits the money offered each Sunday, whether it's given cash, check, or electronic transfer, with various organizations and groups that we select each year.

Organizations that do work in our community congruent with our values and mission. Occasionally, we take an offering and we give all of the offering money to a specific cause or group. That's called a designated offering.

Occasionally, we take an offering for the church itself. These are called generosity Sundays. And each October, we solicit giving to our church endowment fund. This is basically our church's savings account. We use some of the interest accumulated for small capital projects each year, like a sound system improvement or plantings on the church grounds, but most of the endowment money is saved for a rainy day or major emergencies.

Occasionally, some congregants want to give a large sum of money for a particular project. We call this angel giving. There's a formal process for this giving, as the gift needs to be in alignment with our church's plans and goals. So, if you'd like to make a large gift for a specific purpose, begin the process by talking to a board member and see if your idea fits with church plans and goals.

Finally, there's general giving, unrestricted financial gifts that go to the church's general operating fund. The church will accept these gifts at any point during the year. To be most effective, each year in the early spring, we conduct a pledge campaign.

During this time, we ask all members and friends to tell us how much they think they will be contributing to the general fund this next fiscal year, which is July through June. This estimate is called a pledge. Some pledges are done as couples, while some are individuals. It's a mix, and it's your decision about how you want to set that up. Once this annual campaign is over, then the board has some idea of how much money will be coming into the church this next year. A

budget is prepared, and the congregation votes on this budget in early June of each year.

Your financial giving helps the church, and a pledge helps the church even more, as leadership can make plans based on anticipated income. Now, a pledge is not really a pledge in the strict meaning of the word. It's not a promise or an IOU.

A pledge is your best estimate of what you'll be able to give this next year. We know life happens and things change, so please don't put undue pressure on yourself about meeting a pledge. We just ask that you give us an estimate, and we hope that it all works out.

If you have to change it, it can be changed. If you're having severe financial difficulties and don't think you'll be able to give any financial gift to the church this year, that's okay. What we ask is that you tell us this and pledge zero dollars.

That way, we know you've considered a pledge and have given us an answer. If you don't respond about a possible pledge, then we spend unnecessary time trying to contact you and asking about a pledge. So please tell us about a zero pledge rather than just ignoring the campaign. Your response really does help us, even when it's zero.

By the way, you can still be a member in good standing here, even if you have a pledge of zero dollars. We talk about members giving time, talent, and treasure, but pledging and giving money is not a requirement of membership. Your financial gift is helpful, but it's not in any way mandatory.

For folks who can afford to give a financial gift, the most common question is, how much should I give? And that's a real hard question to answer. People are in various circumstances and can afford to give different amounts. For a concrete reference, the current church median annual gift, the amount where half the givers give more and half the givers give less, is twelve hundred dollars, about a hundred dollars a month.

Some people give far more than that, but that median amount really can't determine what you should or can give. Individual expenses and circumstances, personal beliefs, motivations, they all play a role in deciding how much to give. Ask and I can get you one. We only ask that you take some time to think about what you can give and make a decision that feels best for you.

Okay, some mechanics and details about giving at Tennessee Valley. We have a designation called Evergreen. Being an Evergreen member at Tennessee Valley means that you anticipate giving the same amount every year to the operating fund.

If you tell us you want to be Evergreen, then we enter that in the computer and your anticipated gift amount rolls over each year without you having to do anything. We will send you an email each spring reminding you that you're Evergreen, and then we enter the same pledge amount for the next year, unless you tell us differently. You can change it at any time, but if you don't do anything, it will just stay the same and save you a little time and effort.

Some people give money to the church from their savings or their IRA. If you want to give from an IRA savings account, then you can have your pledge taken from that account. It's called a qualified charitable deduction or QCD. There's a tax advantage to doing this directly from your IRA, as opposed to taking money out of your IRA and then giving the money to the church. So check with our staff if you're interested in contributing from your IRA. Some people have their gift come from their personal checking or savings account.

You can use our church database, it's called Realm, to set up secure automated giving directly from that account to the church on whatever schedule you desire. That way your giving happens automatically and you don't have to remember to write a check each month. If you're interested in doing this, our staff can help you set this up.

If you're just now joining the church or just beginning to give financially and it's not during the spring pledge drive, that's okay. I recommend you go ahead and make a pledge for this current fiscal year and start giving. That way you're in the habit of giving money and you don't have to wait until the next pledge campaign.

Any financial gift during any point in the year is helpful. Now if you have any questions about any of this, you can contact me, Ted Jones (stewardshipchair@tvuuc.net), or you can contact one of our office staff and they should be able to answer your question. Thank you for any financial gift you might give to Tennessee Valley Unitarian Universalist Church.

Financial gifts keep our lights on and our staff employed. Your gifts make our church light shine brightly across the East Tennessee landscape. So again, thank you and we look forward to you being a part of our community.