

## How much should I be giving?

That's a question that people ask every day. There is not a "magic" formula that would give every family of our parish the right amount. The way to start is with an evaluation of what you're giving right now.

Most of us are a little surprised when we discover how little it really is. The question to ask is not "what percentage do I need to give?" but rather, "Does what I'm giving adequately reflect my gratitude to God?"

Although many people use the biblical tithe (or tenth) as the norm for giving to charitable causes, this can often be a goal that takes several years to work up to. Don't let the fact that you're only giving one or two percent right now discourage you from the concept of stewardship. By taking a series of small "progress steps" over a period of time, almost everyone can increase the amount they give back to God.

It is common practice among those who have adopted a stewardship attitude to divide their gifts between their home parish and other charitable organizations.

Sacrificial giving is one of the ways that we have of following in the footsteps of the Lord.

Jesus sacrificed everything so that we might have life.

By making our support of our parish a priority in our lives, we can give up something of ourselves in order that our faith might continue to grow.

# Increased Offertory

St. Patrick Catholic Church



... No one shall appear before the Lord empty-handed, but each of you with as much as he can give, in proportion to the blessings which the Lord, your God, has bestowed on you.

Dt. 16:16-17

## Prayerfully Plan Your Generosity by Giving with Gratitude

### Suggested Weekly Contribution Based on a Percentage Increase

We ask you and your family to please prayerfully discuss your giving to the church and see what increases you could make.



Any increase in your giving will involve both a sharing of your blessings and a sacrifice. We appeal to your generosity, and will be grateful for whatever gift you decide is appropriate.

### RATE OF INCREASE

Weekly Offertory	25%	30%	40%
\$5.00	\$6.25	\$6.50	\$7.00
\$10.00	\$12.50	\$13.00	\$14.00
\$15.00	\$18.75	\$19.50	\$21.00
\$20.00	\$25.00	\$26.00	\$28.00
\$25.00	\$31.25	\$32.50	\$35.00
\$30.00	\$37.50	\$39.00	\$42.00
\$35.00	\$43.75	\$45.50	\$49.00
\$40.00	\$50.00	\$52.00	\$56.00
\$50.00	\$62.50	\$65.00	\$70.00
\$75.00	\$93.75	\$97.50	\$105.00
\$100.00	\$125.00	\$130.00	\$140.00
\$150.00	\$187.50	\$195.00	\$210.00
\$200.00	\$250.00	\$260.00	\$280.00
\$300.00	\$375.00	\$390.00	\$420.00
\$400.00	\$500.00	\$520.00	\$560.00
\$500.00	\$625.50	\$650.00	\$700.00

## Ways to Give as well as cash or credit cards

### Gifts of Appreciated Assets:

*Gifts of appreciated securities, such as stocks, bonds, and mutual funds,* offer an easy and tax-smart way to support the work of your Church. In most cases you will be able to avoid capital gains tax on the appreciation, and you may be able to obtain a charitable deduction for the full market value of the gift.

*Giving from your 401(k), 403(b) or IRA 401(k), 403(b) or Individual Retirement Account (IRA)* you could use those funds for Sunday giving or any other donation to your church.

*Required Minimum Distribution (RMD)* – Federal law requires you to start taking at age 72. Your RMD can push you into a higher tax bracket. Instead of giving your Sunday giving from your bank account you can have a portion or all your RMD sent directly to your church. By doing this you do not have to claim your RMD as income, this can help lower your taxable income, and not use your cash for Sunday giving.

*IRA owners 70½ and older* can make Qualified Charitable Distributions (QCD) of up to \$100,000 per year. These distributions are not subject to income taxes because the withdrawal goes directly to the church and NOT TO you.

*Will, Living Trust, or other Estate Plan* you can also support your church through your will, living trust, or other estate plan. Make sure to discuss options with your financial advisor and thank you for keeping the church in your prayers.