

# STEWARDSHIP PLEDGE DRIVE Frequently-Asked-Questions

## Do I need to pledge?

Active participation (members & friends) in the life of the congregation brings benefits and obligations. While we welcome donations in the Sunday collection, our annual budget is based on pledge commitments made during our spring pledge drive. Without your pledge, we cannot plan on having that income in our budget.

## What is the difference between pledging and paying my pledge?

However you make your pledge, whether you fill out the online form or return a paper form, you are simply letting us know how much you plan to donate during the upcoming fiscal year (July through June). No one at the UUC will implement or change a payment method. It is up to you to see that your pledge is being paid in the amount you intend. If you have recurring payments set up, you must edit those to reflect the change in your pledge from year to year.

## How do I fulfill my pledge?

Your pledge can be paid weekly, monthly, yearly or whatever works for you. The easiest way to pay is to set up an automatic payment using your bank's bill-pay feature. You can also use personal checks, cash or pay online but online payments (such as through VANCO) cost us a processing fee. Your pledge for the upcoming or future years can be paid whenever it is convenient for you. No matter how you pay, please notate each payment to indicate it is a pledge payment and for which fiscal year, e.g., "25-26 Pledge". This helps our administrator greatly. See more details here.

If you are age 70½ or older and have a retirement savings account (e.g., IRA, 401(k), 403(b)), you may be able to pay your pledge tax-free by using a <u>Qualified Charitable Distribution</u> (QCD) to transfer money directly out of that account to the UUC. If you must take a <u>Required Minimum Distribution</u>, a QCD will count toward fulfilling it. For details on how to do this, contact a representative of the financial institution that holds your retirement account.

At the end of each calendar year, the Administrator will send you a statement itemizing your donations. If you itemize your taxes, your donations may be tax deductible. If individual circumstances change during the year and you cannot fulfill your pledge, you may request a waiver from the Minister or the Treasurer. Your pledge can be changed at any time.

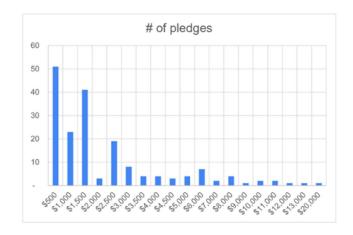
#### Who knows how much I pledge?

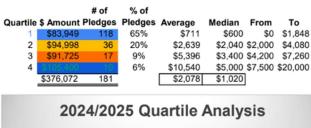
According to UUC policy, only the Minister, Administrator, Treasurer, President and Stewardship Chair may have access to what individuals pledge but, in practice, only 2 or 3 of these see the amounts linked to names.

## How much do members pledge?

Unitarian Universalist congregations do not expect congregants to "tithe"; the UUC Bylaws simply state members make "identifiable financial contributions to the Congregation". Many pledgers have found the guidance at <a href="Fair-Share-Contribution-Guide">Fair-Share-Contribution-Guide</a> to be helpful.

Below is an analysis of pledges of support for our current fiscal year, 2024-2025, showing amounts pledged for 181 "pledge units". Couples count as one pledge unit unless they specifically register as pledging separately. The average and median pledges were \$2,078 and \$1,020, respectively. The quartile analysis shows how pledge units and totals are distributed among quartiles.







## Do pledgers fulfill their pledge obligations?

Yes, almost all pledgers do. However, money received toward pledges typically comes up slightly short. This shortfall is often covered by new pledgers added during the year or people paying more than their pledge.

## What is the cost for a student in our Lifespan Faith Development program?

When one considers staff time, supplies, program materials, etc., the average yearly cost per student is \$480 or approximately \$9.60 per week. We have opted not to charge a fee to families with children as it is up to the whole congregation to support our children.

#### Who are our full- and part-time employees?

We have a full-time minister, a full-time lifespan faith development director, a part-time administrator, and a part-time music director. In the 2025-2026 proposed budget, we are hoping to add a 5-hour/week LFD assistant.

#### Does the congregation require a balanced proposed budget?

There is no statutory requirement to have a balanced budget. At the May board meeting, the Board will compare the pledge drive total with the proposed budget. If the pledge drive total is less than the proposed budget, the Board will have to cut from the proposed budget to arrive at a budget to present to the congregation during our Annual Congregational Meeting. If that process results in a deficit budget, we are effectively saying that we will be drawing from reserves to cover that deficit if it indeed materializes.

#### Can I get a tax deduction for my donations to UUC?

UUC qualifies as a charity, so a donation to UUC is a charitable donation. To claim a deduction directly requires that you itemize deductions rather than take the standard deduction. Non-itemizers can write off \$300 of cash contributions "above the line".

## Raising money for UUC through your Kroger purchases

You can earn rewards for UUC if you shop at Kroger by registering your Kroger Plus Card with their Community Rewards Program. Details are on the <u>Other Ways to Give</u> page on our website.

#### Don't we receive money from the national Unitarian Universalist Association?

We receive no money from the UUA. As a matter of fact, the congregation pays dues each year to the UUA based on the expenditures in our previous fiscal-year's budget. Our "fair share" dues included in the proposed budget are \$18,800.

#### Don't we receive money from any external source?

Typically, we do not receive money from outside sources and we do not anticipate any this coming fiscal year.