

# What is Stewardship?

Stewardship means taking care of something that belongs to someone else. For us in the church, stewardship is rooted in scripture, recognizing that we, as individuals, are not owners of our lives but rather are stewards of it. We recognize that everything we have and everything we are is a gift from God. Realizing that everything we are and have is a gift, each of us offers it back to God in gratitude and faith trusting that God can do infinitely more than we can imagine.

Practically, this means making gifts of financial resources as well as time and abilities to support the mission and ministry of our church. Before practicality, though, stewardship is always first and foremost a spiritual practice born of gratitude. Any spiritual practice is based on faith—faith that an act repeated regularly will increase our awareness of the presence of God and will gradually remove from our lives the walls we erect that block God’s grace. These are just some of the numerous spiritual benefits stewardship can yield when we practice it regularly:

- ◆ Stewardship reduces our attachment to things material. We learn that giving away something we “have” really does not diminish us at all. Our needs continue to be met by God.
- ◆ Giving chips away at our belief in the concept of “mine” and “yours”. Giving helps us better experience the truth that we are indeed connected in the One Body of Christ.
- ◆ Our willingness to give impacts our willingness to receive. Many of us know the challenges of receiving gifts. We must be willing to give in order to be open to receiving. Realizing that God is giving to us every moment of the day, we acknowledge that our willingness to give enhances our ability to accept God’s gifts in return.



# Frequently Asked Questions

## What is a pledge?

When we say ‘pledge’ or ‘pledge card’ or ‘make a pledge’ at Saint Paul’s, what we mean is a financial promise. Our pledge at Saint Paul’s is our promise to support the mission and ministry for the upcoming calendar year as part of our life as stewards of God’s generosity. We ask every household to consider making a pledge, no matter the size. The vestry depends on pledge commitments in order to accurately prepare an operating budget that meets the needs of our ministry efforts and day-to-day operations for the year.

## How is a pledge different from just putting money in the offering plate?

Any donation will benefit the ministries of Saint Paul’s, and we are grateful for generosity of all kinds. A pledge, however, has some added benefits to the church, and helps the parish be a good steward of its own resources. Through your pledges, the vestry has the information they need to prepare an accurate, balanced budget for 2023, and make decisions for staffing, programs, and maintenance.

## Is my stewardship only defined by the financial gifts I make to the church?

Absolutely not. Finances are just one way we steward and give thanks to God for our gifts of life. We can and should also consider gifts of our time, skills, and interests as integral offerings to the ministry and mission of the church and the wider community.

## How much should I pledge?

The amount of your pledge is a prayerful decision between you, your household, and God. You might begin reflection by looking at how your spending reflects what you value. Everyone’s circumstances are different, and as St. Paul says, “Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.” (2 Cor 9:7). What amount will not be coerced through guilt or shame, but given in joy, freedom, and generosity? Some parishioners commit to the biblical model of giving, which is 10%. Others choose to grow their habit slowly, increasing their pledge each year by an incremental percentage. Some reflect on what small sacrifice they might make this year—the cost of one dinner out per month, the equivalent of streaming services—to build on their pledge. Maybe you are a new pledger and you are just beginning to incorporate this practice. Last year, pledges at Saint Paul’s ranged from about \$1 a week to just over \$500 a week. There is no wrong answer, and no amount too small.

## Will my pledge make a difference?

Yes! Every dollar, every hour of service, every offering of love and prayer is of infinite value to our church community. Your generosity, no matter the size, is a blessing to your church home.

## How do I pledge?

You’ll find a pledge card in your Stewardship packet, and we have extra copies in the church office and in the narthex. Simply fill it out, sign it, and return it to the church! You can drop it in the offering plate on Sunday, at the church office during the week, or in the mail at your convenience.

## Then what? How do I pay it?

There are many options! You can drop a check in the offering plate each week, each month, each quarter, or at another interval that works for you and your family. You can also set up auto-drafting through your bank or through our payment system by contacting the church office, or you can pay online at [saintpaulswaco.org/giving](http://saintpaulswaco.org/giving). Many families spread their giving out over the course of the calendar year, though some prefer to pay it all at once either at the beginning or end of the year.

## Is my pledge tax deductible?

Absolutely! Saint Paul’s provides a receipt at year-end for your tax-deductible contributions for that year, but only if you pay by check, credit card, bank draft, online, stocks or use a pledge envelope for cash so that we can accurately credit your account with each gift.

## Is my pledge confidential?

Your generosity should primarily be held in prayerful discernment between you, your family, and God. For purposes of record keeping and accounting, only the parish administrator and rector see your gift amount. For the purposes of thank you notes or follow up calls, the vestry may see the list of names of pledging families on occasion, but never the amount.



# Annual Operating Budget Pledge - Proportional Giving Chart

Annual Income	3% of Income			5% of Income			7% of Income			10% of Income		
	Weekly	Monthly	Annually	Weekly	Monthly	Annually	Weekly	Monthly	Annually	Weekly	Monthly	Annually
\$10,000	\$5	\$25	\$300	\$9	\$41	\$500	\$13	\$58	\$700	\$19	\$83	\$1,000
\$20,000	\$11	\$50	\$600	\$19	\$83	\$1,000	\$26	\$116	\$1,400	\$38	\$166	\$2,000
\$30,000	\$17	\$75	\$900	\$28	\$125	\$1,500	\$40	\$175	\$2,100	\$57	\$250	\$3,000
\$50,000	\$28	\$125	\$1,500	\$48	\$208	\$2,500	\$67	\$291	\$3,500	\$96	\$416	\$5,000
\$75,000	\$43	\$187	\$2,250	\$72	\$312	\$3,750	\$100	\$437	\$5,250	\$144	\$625	\$7,500
\$100,000	\$57	\$250	\$3,000	\$96	\$416	\$5,000	\$134	\$583	\$7,000	\$192	\$833	\$10,000
\$150,000	\$86	\$375	\$4,500	\$144	\$625	\$7,500	\$201	\$875	\$10,500	\$288	\$1,250	\$15,000
\$250,000	\$144	\$625	\$7,500	\$240	\$1,041	\$12,500	\$336	\$1,458	\$17,500	\$480	\$2,083	\$25,000

If you do not already consider your giving in relation to your income, we invite you to take that step this year. The chart above will help you evaluate the amount of your weekly, monthly, or annual pledge to Saint Paul's.