

PCUM Stewardship FAQs (frequently asked questions)

What is Stewardship?

Stewardship is the prayerful life-commitment of managing our treasure, time, and talent in ways that truly reflect our gratitude to God for God's faithfulness to us in Christ. We are stewards of our lives – and stewardship is a year-round endeavor. Stewardship has a financial component, and each year PCUM's fall stewardship drive is an opportunity to reflect on what your faith in Jesus Christ as lived out through PCUM means to you and your family. Financial stewardship involves the PCUM family making an annual pledge to support PCUM's ministries in Christ's name.

What is a Pledge?

A pledge is your specified annual financial commitment that supports the mission and ministry of PCUM – within our walls, our community and our world. Your pledge reflects your grateful response to God's faithfulness to you by giving you new and abundant life in Christ. Your pledge is a statement of thanksgiving for that gift.

Why does my church need an annual pledge?

Your annual pledge supports all aspects of ministry at PCUM — from paying our amazing staff to supporting all of PCUM's programs and ministries. Pledge offerings are the most important source of funding for PCUM, representing about 75% of our revenue. Non-pledge offerings, holiday offerings (e.g., Easter and Christmas), visitors' gifts, and rental income from Parkside Montessori School and the Manse (private home on the church property) represent the rest. Your pledge also makes it possible for your elected church leaders to plan responsibly and with vision for next year's ministries.

Specifically, in 2024, PCUM has the goal of onboarding a new associate pastor which will require all of us in the PCUM family to be forthright with ourselves and with one another, committed across the board, and willing to listen to the Spirit's voice. Affording a full-time associate pastor (as well as all the other financial commitments of our active church) will take approximately \$525,000 in pledges. Last year PCUM's pledges were approximately \$430,000 (averaging \$3,644 per pledge family/individual). There are no two ways about it: we have some ground to make up. But our goal is worth it!

Who pledges to PCUM ?

Families and individuals, members and friends—anyone who loves PCUM and finds meaning in the core values we live out together make pledges. Most of your church's pledgers are members but membership is not a pre-requisite! Many faithful pledges come from active non-members and friends of the church.

How much should I pledge?

Your church asks that you prayerfully consider a significant and personally-meaningful pledge amount. A personally meaningful pledge can be determined as a commitment to defined percentage of household income. While the biblical tithe is ten percent, these days, a healthy, responsible, gratitude-driven pledge/giving commitment is 3% of annual household income. Thus a household with \$100,000 of annual income would pledge/give \$3000 per year to Christ's work in the church. A household with a \$200,000 income would pledge/give at \$6,000.

For those who have pledged in the past, please prayerfully consider increasing your pledge next year. Pledges that don't change are of course important, but, in a world of rising costs and PCUM's deepening commitment, they present a largely unnecessary challenge. Conversely, an annual commitment to increasing one's pledge (slightly or more) enables your church to keep up with inflation and reflects a personal dedication that is contagious. Of course, circumstances change; not everyone is in a position to raise their pledging and giving from year to year, but many of us can.

When should I pledge?

To plan responsibly and realistically, your church asks everyone to make a pledge in the fall on Commitment Sunday (November 19th) by bringing your pledge card to church that day. Alternatively, you can bring your 2024 pledge to church (on Sunday or during the week), return your pledge card by mail, or submit it online via the PCUM website <http://www.pcum.org/>. **We hope to receive all pledges before Christmas!** Having pledge commitments in hand by then helps Session dream and plan for next year.

Do I have to pay when I pledge? Can I pay in installments?

A pledge is simply a promise to pay. You may fulfill your pledge in as many payments as you wish throughout next year. Pledges are fulfilled on a calendar year basis, beginning January 1st. A few families choose to pre-pay their pledges before year-end, usually for tax reasons.

Can I pay a gift of stock, thru donor-advised funds, or other means?

Yes, you can fulfill your pledge through a gift of stock or other financial securities, or through a donor-advised fund. Please contact Melinda Hofmann, PCUM's Treasurer, for stock transfer information (treasurer@pcum.org).

What happens if I can't give as much as I've pledged?

While it's a commitment to your church and church family, your pledge is not contractually binding, and certainly your church's first priority is always to support you when changed circumstances make it hard to meet your pledge. If your circumstances do change, you're more than welcome to notify the church confidentially that you would like to change your pledge. If you're blessed with unexpected extra income, you're always welcome to increase your pledge as well!