

## **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 though 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.

### **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. Deciding on a percentage reflects our identity as a followers of Jesus Christ. We also invite you to join us in deepening that gratitude-driven commitment by increasing your pledge for 2020 (over last year). As God keeps showering this community with grace, together we choose to love God back.

Last year, PCUM's average pledge was \$3,916 (from a total of 126 families/individuals.) Some people pledge a little; others pledge more. As with all followers of Jesus Christ and everyone who loves PCUM, your pledge amount will be what both challenges and feels right to you.

### **When should I pledge?**

To plan responsibly and realistically, your church asks everyone to make a pledge in the fall on Commitment Sunday (November 17<sup>th</sup>) by bringing your pledge card to church that day. Alternatively, you can bring your 2020 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 Sue Sabo, PCUM's financial administrator, for stock transfer information ([sue@pcum.org](mailto:sue@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!