ARE THERE OTHER SOURCES OF FUNDING FOR THE CHURCH'S MINISTRIES? CAN I JUST PUT SOME MONEY IN THE OFFERING PLATE WHEN I FEEL LIKE IT?

Pledges are the single most important source of annual revenue at FPCRO. Pledges represent a large majority of all our income, and without them, we could not meaningfully do ministry. Investments, restricted gifts given to specific ministries, and tuition to our preschool make up the rest. Several one-time grants were received during the pandemic, which helped us through those challenging years.

2022-23 SOURCES OF INCOME



HOW CAN I TRUST THE MONEY I GIVE WILL BE SPENT WISELY?

Decisions about spending are made by our Session (the church's board, made up of church members elected by the congregation) in coordination with our committees and staff. These individuals are committed to prayerfully listening to church members and the promptings of the Holy Spirit as they make decisions about the church's budget. Financial info is available to members who are curious about it. The upcoming year's budget and the past year's financial data are shared with the congregation at the Annual Meeting each September.

WHY DOES GIVING TO THE CHURCH MATTER FOR OUR SPIRITUAL GROWTH?

We believe pledging is an important spiritual practice. When we pledge and give regularly, we grow in gratitude and generosity in every part of our lives. Our stewardship decisions reveal the relative importance of God in our lives. Stewardship greatly impacts the depth of our relationships with God and the quality of our earthly lives. The practice of giving in this way is a tie that binds us to God.



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WHY DO WE PLEDGE? A guide to the why and how of stewardship and giving at FPCRO



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WHAT DO WE MEAN WHEN WE SAY "STEWARDSHIP?"

Stewardship is one aspect of our church's ministry that allows us to serve God in the world. Sometimes stewardship is mistaken for fundraising. But stewardship is not, in the end, about the church budget or paying our staff. It's about recognizing God's grace in our lives and responding to God with gratitude.

WHAT IS A PLEDGE?

A pledge is a promise between the giver and God shared with the church for the purpose of being more faithful, accountable, and generous. Your pledge indicates the total amount you plan to donate to the church during the upcoming fiscal year, August 1 through July 31.

Some people are hesitant to pledge because they fear being unable to fulfill it. But it's important to remember that a pledge is not a legally binding contract nor is it something we make in fear. We seek to pledge with joy and gratitude because a pledge celebrates our ability to share what we've been given. Additionally, a pledge can be modified if circumstances change.

How Do I Make a Pledge?

You can fill out a paper pledge card and put it in the offering plate or drop it off at the church office. Or, make your pledge on-line at our website.

HOW MUCH SHOULD I GIVE WITH AN ANNUAL PLEDGE? WHAT DO MOST PEOPLE GIVE?

This is a personal and spiritual decision, but one where the church can offer guidance. We ask each member to consider making a pledge that is both responsible and significant based on his or her financial situation. A tithe (10% of your

income) has long been held as the standard of Christian giving. Most seek to achieve this goal through incremental increases each year.

The average pledge at FPCRO is \$3,740.00 Some members give much less and others give far more. For the past several years, more than 50% of member households have made an increase to their pledge each year. Every pledge and every gift, no matter what amount, makes a valued contribution to our mission and ministry.

ONCE I PLEDGE, HOW DO I ACTUALLY GIVE THE MONEY?

New pledges for the coming fiscal year take effect on August 1. There are lots of ways to give toward your pledge. Many people make a monthly or weekly gift toward the full amount. Some people give the full amount all at once.

- Set-up electronic giving. We receive almost 40% of our pledges this way. Find the Electronic Giving Form on our website under "Forms" or ask at the church office for a form.
- Make a gift using check or cash in the offering plate. If you plan to give this way, we encourage you to request a box of envelopes, which can make tracking your gifts easier for you and for the church.
- Give on-line through our website. Just click the **Give** button. You can give a one-time gift or set up recurring gifts through our PayPal page with a debit or credit card or by using your PayPal account.
- Scan the QR code in your weekly worship bulletin to give on-line.
- IRA Charitable Contributions: A qualified charitable distribution (QCD), also known as an IRA charitable rollover gift, allows

individuals 70-½ or older to make an outright gift of up to \$100,000 from an IRA directly to FPCRO and exclude it from taxable income. Please contact Kari Peruski for more details.

WHY DO WE MAKE OUR PLEDGES IN FEBRUARY?

Our church operates on a fiscal year which begins August 1 and ends the following July 31. We encourage people to pledge in February so that we have time to receive all the pledges and create the budget for the coming year by June. This time frame also allows us to focus on the stewardship campaign before the season of Lent, which is a special time in the church's worship life.

WHY DO WE NEED ANNUAL PLEDGES?

Pledges, and other financial gifts, support everything we do and are at FPCRO. Financial gifts are spent on all aspects of our worship, outreach, community support, and mission. Together we serve the lives of people both within and beyond the walls of this church.

Pledges assist the church in the development of the budget for the next year. Without pledges, it's hard to know what we will be able to do for the coming year, whether we can pay our staff and bills, or whether we can start a new ministry.

HOW MANY PLEDGES A YEAR DO WE GET?

For 2023-24, we've received pledges from 138 households. Most of the members who attend worship on a regular basis make a pledge each year.