

*"It's been an amazing journey for me. I couldn't see how I could give anything even though I wanted to. As I tried different ideas, I quickly saw that not only could I give, I could give a lot. My faith has grown so much as a result."*

## SHARE YOUR SUCCESS STORY!

E-mail us about the ways you have been able to give to the campaign so that we can share them with others. Your idea may be just what someone else needs to hear. Contact us at: [stewardship@churchgrowthservices.com](mailto:stewardship@churchgrowthservices.com).

P.O. Box 2409  
South Bend, Indiana 46680  
Phone: (574) 291-4777  
Fax: (574) 291-9470  
Toll Free: 1-800-234-9853  
[www.churchgrowthservices.com](http://www.churchgrowthservices.com)

**CHURCH  
GROWTH  
SERVICES**

*Capital Giving Specialists*

# Finding Ways to GIVE

in tough  
economic times

*"For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have"*

*— II Corinthians 8:12 (NIV)*

# Finding Ways to Give in tough economic times

The ideas listed provide suggestions for individuals or families who would like to increase their giving but don't know how they can accomplish it. Many times we are unaware of potential resources that may be within our grasp. All that is needed is a little creativity, a willingness to adjust our lifestyle in certain areas, and the power of God through prayer. You'll be surprised at the extent of your potential giving if you seriously implement just a few of the following suggestions. As God's people, we cannot allow the economy to dictate what He can do through us.

The giving suggestions are divided into three helpful categories:

- Uncover Hidden Assets
- Increase Income
- Reduce Expenses

Pray for the Holy Spirit to guide you to those ideas that would be most helpful for your specific circumstances.

**With God's help, you can do it!**

## Stop Buying Water.

Buy a single water bottle to refill rather than purchasing bottled water. Tests have shown that in many cases tap water is just as "pure" plus you keep all of that extra plastic out of landfills.

## Subtract a Subscription.

Find a magazine or club membership that you can give up. Give that amount instead. You may be able to find the periodical at the library for free! Cancel a newspaper and get your news online.

## Find Cooperative Opportunities.

Find others to share and rotate responsibilities for babysitting, sharing tools or buying common goods in bulk quantities.

## Creative Gift Giving.

Purchasing Christmas, birthday, and anniversary gifts in advance enables you to take advantage of sale prices. Consider giving the gift of yourself in time and energy – a precious gift indeed. Giving up greeting cards in exchange for electronic cards or smaller notes can quickly add up too.

## Scale Back on TV.

The new digital conversion would allow many families to eliminate a \$40-\$80 monthly charge and still have a selection of high-quality local channels.

**These ideas are just for starters. God will lead you to other ideas. Share them with others. You can make a difference. Everyone can.**

*"I will not sacrifice to the Lord my God burnt offerings that cost me nothing" (II Samuel 24:24—NIV)*

### Buy Less Expensive Goods.

More expensive items don't always deliver higher quality. You are often paying for image and marketing that quickly becomes obsolete. Look for generic brands. A good value costs less than you think.

### Economize Your Vacations.

Great times can be found closer to home and often for less money. Contact your state's travel bureau for discount packages and weekend getaways.

### Entertainment for Less.

Spend time in nature, at local attractions, or simply stay at home as a couple or family. You will grow closer. Dinner for two with babysitting twice a month for three years is nearly \$3,000.

### Visit the Library.

Free entertainment that is educational too!

### Skip a Meal.

Try skipping a purchased meal each week and giving the difference. Brown-bag at work. Eat leftovers on the weekend.

### Skip a Soda or Coffee.

Giving up three sodas or specialty coffees each week for three years could range from \$250 to nearly \$1,800!

### Use Coupons.

Food is the largest household discretionary expense each month. Taking time to develop the discipline of clipping coupons can save \$10-\$20 a week, which over three years, is over \$2,000.

***"We clip coupons every week and use them at a store that doubles the values. We have been able to give several hundred dollars more each year than we planned."***

### Save Electronically.

Retailmenot.com provides coupon codes for savings at most online vendors. Redbox.com will text or email you a code for a free DVD rental each Monday.

## UNCOVER HIDDEN ASSETS

### Refinance Your Home Mortgage.

If current interest rates are lower than your existing mortgage, refinancing could significantly lower your monthly payment. In doing so, your giving capacity increases. **Note:** Church Growth Services does NOT recommend extending the payment term, "pulling out cash," or any other strategy that would increase the total cost of the loan.

### Adjust Tax Withholdings.

If you regularly get tax refunds, adjust your withholding so that less money is taken out of each check. Give this amount and (if applicable) itemize your deductions, and you should still get a refund.

### Give Your Tax Refund (or possible stimulus check).

Give your federal and state tax refunds each year that you receive one. These are often a great source of "unbudgeted" income.

### Give Tangible Property.

Jewelry, antiques, coins, and other collectibles may provide the source for a significant gift. With the high price of gold, consider making use of a Gold-to-Cash program or exchange.

***"I had a baseball card collection appraised at \$500. It was an easy decision for me to give the money instead of keeping the cards."***

### Have Your Own Auction.

Use a local eBay store or "expert" from your church to help you sell valuables.

### Give Securities.

Stocks, bonds, and mutual funds can all be given and may provide additional tax savings opportunities.

### Give Real Estate.

Land, rental property, or any other type of real estate can be given.

**Cash in Unneeded Life Insurance.**

If you have a life insurance policy that is no longer needed, consider giving its cash value. (Applies primarily to “whole life” insurance policies, not term.)

**Extend a Debt or Bill Payment.**

After you have fully paid off a debt, continue to give the same payment amount since you have proven that you can afford this payment.

**INCREASE INCOME****Give Your Raises.**

Commit to live at your current lifestyle for the next several years and give any additional income.

**Increase \$1 per Month.**

This is an excellent idea for children or anyone who has never given before. Simply start by giving \$1 during the first month. Then, give \$2 the second month, \$3 the third, etc. Keep seeking God’s help to find an extra dollar per month. Keep this up for three years and you would be able to give over \$650.

**Commit Unforeseen Income.**

Make a list of all your anticipated income. Commit to give anything that comes in that was not anticipated. See what God does!

**Perform Acts of Service.**

Include your kids! Lawn mowing, snow shoveling, childcare, etc. – you name it. Don’t be shy to market your availability and let others know that you plan to give your earnings. It can be a great opportunity to witness too.

**Offer to Tutor, Give Music Lessons, or Teach a Class.**

Share your skills, gifts, and interests while helping another person grow.

**Request Overtime.**

If you are fortunate enough to have a job where this is possible, consider taking advantage of it.

**Work Towards a Tithe**

If you don’t tithe now, set a plan in motion towards doing so. Take your current giving percentage and add 1% each month until you reach 10%. God tells us to test him in this (Mal. 3:10). Try it and see what He does!

*“I was sure that I could never give a tithe. Trying this gradual approach though showed me that I could do it. I’m now giving nearly 15%.”*

**Make Your Credit Card Work for You.**

Try using a credit card with a Cash Back program to pay your bills and make purchases. Give the cash return. **Note:** Church Growth Services ONLY recommends this strategy for those with a proven track record of paying off the card monthly and incur NO interest.

**Look at Part-time Jobs.**

If you are currently not working by choice, look into part-time opportunities that could provide an income stream. The giving potential can be considerable and provide excellent witnessing opportunities.

**REDUCE EXPENSES****Sit in the Waiting Room.**

Avoid the impulse to buy right away. Write a list of items you want to buy that exceed a certain dollar limit (i.e. \$50 or \$100). Wait 30 days before purchasing anything on the list. A month later, you will discover that many wants are no longer needs.

**Seek Alternative Transportation.**

The annual cost of maintaining a car, along with licensing, insurance, and depreciation is substantial. Consider carpooling, public transportation, or walking/biking as alternatives.

**Cut Your Shower Time.**

Would you believe reducing your time in the shower by five minutes per day results in a savings of \$102 per year!