



Pali Pres 2024

MONEY MATTERS FAQs

WHY DOES PLEDGING MATTER?

First, making a commitment helps the giver. We become generous only as we commit to living generous lives. Making a commitment helps us with personal financial planning. Knowing what goes to God, the mortgage/rent, the grocery store, etc. helps us create a workable financial plan for the coming year. Second, making a financial commitment helps the church in its planning. Based on the commitments received, the Session then decides how much of what we believe to be God's vision can be achieved.

DECIDING WHERE TO GIVE

We recognize that it is not always easy to determine how much of your giving to direct to Pali Pres when there are so many other worthy causes. Note that Pali Pres differs from universities, hospitals, and most not-for-profits in that our donor base is limited to our small church family. Thus, ensuring Pali Pres' strength and vitality will require that each of us do our part. As stewards of our church for our generation, we ask that you would make Pali Pres one of your top charitable commitments.

HOW DO I GIVE?

Pali Pres now offers electronic giving. It's convenient, easy, safe, and provides much-needed consistency for our church. You can set up a weekly, bi-monthly, or monthly contribution that can be debited from your checking or savings account, or charged to your credit card (earn those points!). You can set this up by visiting our church website (palipres.org/giving) or by calling the church office (310-454-0366). You can also give by mail or in person using pew and pledge envelopes.

WHAT IS PPPC'S BUDGET AND WHERE DOES OUR MONEY COME FROM?

Pali Pres' annual budget currently sits at \$1.5 million, a significant portion of which comes from the generosity of members and friends. The remaining income is generated largely through our preschool, rental of our manse, and several smaller income streams.

HOW DOES PPPC SPEND ITS MONEY?

Everything we do as a church is made possible because of the gifts of Pali Pres members and friends. Our children are raised in faith, the hungry are fed, God is glorified in worship, the hurting are cared for, our spiritual lives are nourished...the list is lengthy. God is up to amazing things here, and our financial commitments are an important factor in writing the next chapter of PPPC's remarkable story. A full line-item budget is available to all upon request.

*"I came that
they may
have life,
and have it
abundantly"*

John: 10:10

WHAT IS PERCENTAGE GIVING?

Percentage giving (as differentiated from the strict tithe [10%]) is a biblically faithful interpretation of God's expectations of our generosity. It entails deliberately choosing a specific percentage of our income to commit to God's work in the world.

HOW DO I BECOME A PERCENTAGE GIVER?

If you give any amount to PPPC, you are a percentage giver, as the money you give is a percentage of the money God has entrusted to your care. However, the scriptures advocate deliberate, planned giving in proportion to what God has given you. The call is to intentionality in your giving.

In the Bible the expected amount ranged between 10 and 23.3% of annual income. 10 percent is a good starting place. However, for those just beginning their giving journey, 10% is both a huge leap and may be too ambitious. Thus, start somewhere: 3%, 5%, or 7%, and commit to a lifetime of growing a generous heart. An annual 1% increase is then a great way to gradually move toward your giving goals. What matters is that you start somewhere and move with intention. Growing a generous heart doesn't just happen – it takes a plan! The table below will be helpful in determining what to give.

PPPC PERCENTAGE GIVING TABLE - Annual Commitment						
Income	2%	4%	6%	8%	10%	15%
\$ 10,000	\$200	\$400	\$600	\$ 800	\$1,000	\$1,500
\$ 20,000	400	800	1,200	1,600	2,000	3,000
\$ 30,000	600	1,200	1,800	2,400	3,000	4,500
\$ 40,000	800	1,600	2,400	3,200	4,000	6,000
\$ 50,000	1,000	2,000	3,000	4,000	5,000	7,500
\$ 75,000	1,500	3,000	4,500	6,000	7,500	11,250
\$ 100,000	2,000	4,000	6,000	8,000	10,000	15,000
\$ 150,000	3,000	6,000	9,000	12,000	15,000	22,500
\$ 200,000	4,000	8,000	12,000	16,000	20,000	30,000
\$ 250,000	5,000	10,000	15,000	20,000	25,000	37,500
\$ 500,000	10,000	20,000	30,000	40,000	50,000	75,000

WHAT IF MY FINANCIAL PICTURE CHANGES SOMETIME DURING THE YEAR?

The church understands that sometimes life's circumstances unexpectedly change preventing one's pledge from being fully met. If so, letting the church know will enable it to plan accordingly.

WHAT IS PLANNED GIVING?

Estate planning offers the opportunity to make an enduring statement of faith. As faithful stewards, we ask, *"what impact do we want our assets to have when we are finished with them?"* Including PPPC in your planning ensures that your assets will continue living out your values when you are gone. Such legacy stewardship can leave an indelible mark, supporting what matters to you in perpetuity. There are many avenues for including PPPC in your legacy planning — your will, an insurance policy, a living trust, real estate, etc. — your estate planning advisor will be able to assist you with this final act of faithful stewardship.

