

Pledge FAQ

WHAT'S IT ALL ABOUT?

At St. John's we know that financial stewardship is an important component of a balanced spiritual life. Returning to God from that which God has given us is a tangible way to express our faith. When each of us gives as we are able, together we fund ministry within our parish, in our local community, and in the world.

WHAT IS A PLEDGE?

A pledge is an estimate of giving or a statement of intent. Pledging is a response to God's call and abundance in our own lives and is a statement of thanksgiving. Your pledge amount can be changed, increased or decreased during the year, at any time, as your financial circumstances change.

WHY SHOULD I PLEDGE?

Pledging allows you to make intentional decisions about your financial giving. When you plan ahead for your giving, you make conscious choices about spending your money in ways that reflect your faith and values. Receiving your pledge allows our Vestry, the church's governing board, to do for our parish community what you do for your household, enabling them to plan wisely for the use of resources in support of the mission and ministry to which God has called us. The Vestry sets a budget based on the total amount pledged to the church. While plate offerings are important to the parish, your pledge lets the Vestry plan more accurately for the ministry we can accomplish.

HOW DO I PLEDGE?

While our annual giving campaign is held in the fall, pledges may be made at any time by downloading and completing a pledge card from the website under the giving tab or by pledging online. This should be available soon. Pledge cards are also available in the church office.

HOW DO I KNOW HOW MUCH TO PLEDGE?

Determining the amount of your annual pledge is between you and God. However, as you make this important decision, reflecting on your vision of stewardship may be beneficial. Some ways we think about our giving include:

- I give because I am supposed to give — a sense of duty
- I give to pay my own way — a sense of fairness
- I give to return a portion of my blessings — a sense of gratitude
- I give to keep church ministries free to all — a sense of generosity

WHAT IS PROPORTIONATE GIVING?

Proportional giving is giving a percentage of your income, with the goal of tithing (10%). If you are not pledging 10%, pledge a lower percentage and consider increasing your pledge each year. A tithe may sound like an unattainable goal to begin with, but if you start with a certain proportion of your income and increase the percentage each year, you will be tithing in a short time. You could start with 5%, a half tithe. Another option is 2½%, which is equivalent to pledging the first hour's pay of a 40-hour work week. We ask that you prayerfully consider what level of giving is right for you and your family, as every pledge makes a difference.

EVERY PLEDGE, EVERY AMOUNT, MATTERS

Where you start or whether you tithe on your annual or gross income is not nearly as important as simply making your first pledge. Every pledge makes a difference, regardless of the amount.

HOW DO I PAY MY PLEDGE?

Returning your pledge card is simply a promise to pay your pledged amount over the year ahead. You may pay your pledge weekly, monthly, quarterly, or yearly. There are several options available for you to pay.

- By check: Make your check payable to St. John's by the Campus. On the memo line write, pledge. Place the paper check in the offering plate, or mail it to the church at 2338 Lincoln Way, Ames, IA 50014.
- Banking bill pay: Use your bank's online bill pay to automatically mail a check to St. John's on whatever schedule you determine.
- Cash: Enclose your donation in a sealed envelope, noting your name on the outside of the envelope. Place your envelope in the Sunday offering plate, or drop it into the office mail box.
- By credit card or debit card through PAYPAL: By going to the website, www.stjohns-ames.org, you may pay by using your credit or debit card. Press the PAYPAL "Donate" button on the home page. For more detailed instructions, go to the giving tab under Financial Stewardship/Donations.
- Stock: You may pay your pledge with a donation of stock.

ISN'T THERE ADDITIONAL INCOME THAT SUPPLEMENTS THE BUDGET?

Approximately 75% of the budget comes from gifts from parishioners. The remaining 25% of the budget comes from building rental, investment income from bequests, and open plate donations. During the last two years COVID has closed our doors and our building rental and open plate donations fell to nearly zero. We have made up for that by taking money from our "rainy day" funds. However, those are not limitless and as we continue to open up slowly, only some of our tenants are returning. We will have needs that return to our pre-COVID numbers as soon as our new Priest in Charge begins service with us. We need to move forward in our service to our community in new and exciting ways and this requires commitment on your part. Please consider increasing your annual pledge by 1% over what you gave last year. St. John's depends on your faithfulness and generosity.

ARE MY GIFTS TO THE CHURCH TAX DEDUCTIBLE?

Your contributions to St. John's are tax-deductible to the extent allowed by federal and state law. You will receive a statement at the end of the year detailing your tax deductible contributions.