

PENNY PINCHING GUIDE

How One Family of Four Increased Their Giving

Activity	Week	Year	Three Years
Eliminate A Family Meal Out	\$40.00	\$2,080.00	\$6,240.00
Eliminate One Video Rental	\$3.00	\$156.00	\$468.00
Eliminate One Cup of Coffee Per Day	\$3.50	\$182.00	\$546.00
Eliminate Four "Dates"		\$120.00	\$360.00
Eliminate Drinking Pop at Restaurant	\$5.00	\$260.00	\$780.00
Sally's Commitment	\$0.50	\$26.00	\$78.00
Andrew's Commitment	\$1.00	\$52.00	\$156.00
Reduce Christmas Budget		\$250.00	\$750.00
Reduce Vacation Budget		\$250.00	\$750.00
Reduce Cable TV to Basic	\$7.00	\$364.00	\$1,092.00
Andrew Finds \$20			\$20.00
TOTAL FOR THREE YEARS			\$11,240.00

POTENTIAL GIVING GUIDE

As you are praying about and considering your investment in **Plant the Future**, use this chart to give you an idea of your giving potential over the next three years.

Weekly	Monthly	3 Year Total
\$5.00	\$21.67	\$780.00
\$6.41	\$27.78	\$1,000.00
\$7.69	\$33.33	\$1,200.00
\$9.62	\$41.67	\$1,500.00
\$12.82	\$55.56	\$2,000.00
\$16.03	\$69.44	\$2,500.00
\$19.23	\$83.33	\$3,000.00
\$25.64	\$111.11	\$4,000.00
\$38.46	\$166.67	\$6,000.00
\$51.28	\$222.22	\$8,000.00
\$64.10	\$277.78	\$10,000.00
\$76.92	\$333.33	\$12,000.00
\$96.15	\$416.67	\$15,000.00

THINKING CREATIVELY ABOUT BEING GENEROUS

INCOME & SACRIFICE

Cash Flow Gifts: Giving as you receive income—whether from your regular income, bonuses, raises, etc. You can give significantly by giving smaller amounts at higher frequencies. Weekly, semi-monthly, or monthly giving allows large gifts to be reached in smaller steps.

Sacrifice: Changing your life or your lifestyle in order to create resources for giving not only frees additional resources for giving but could also lead to a profound spiritual renewal.

Delaying Expenditures: Delaying of major purchases can create substantial giving opportunities.

Freedom from Debt: Resources resulting once debts are paid can become a source of giving.

Charitable Giving Review: Reviewing all of your charitable donations in light of their impact on the kingdom of God affords a resource for significant giving.

GIVING ASSETS

Income-Producing Assets: Any interest income, payments from rental properties, or monies from other income-producing assets can provide a source for increased giving.

Gifts-In-Kind/Appreciable Assets: Gifts other than cash can have a significant giving potential. Gifts like stocks, bonds, real estate, automobiles, etc., provide ample giving opportunities, coupled with significant tax savings.

Additional Income: Using your skills and talents, taking on a second or part-time job, or coming out of retirement can create more giving opportunities.

Saving & Investments: You may be able to give some portion of accumulated assets without significantly affecting your future security. The "returns" from investing in ministry may be more significant to you than simply accumulating more market returns.

DISCOVER THE POSSIBILITIES

Income & Sacrifice Analyze your projected income and spending patterns for the next three years and determine how much could be given and when. Consider altering your lifestyle in meaningful ways in order to give what you save or don't spend.	Possibilities	Amount
		\$
		\$
		\$
		\$
Giving Assets What accumulated assets in your life could be given by transfer to the church? What income producing assets could be dedicated and donated? What assets could be sold so that their value could be permanently invested in ministry?	Possibilities	Amount
		\$
		\$
		\$
		\$
Time & Talent Determine what you could do to earn extra resources that could be given during this period. Are there "gifts in kind" of services and/or materials you could give?	Possibilities	Amount
		\$
		\$
		\$
		\$
Resulting 3-Year Potential Commitment		\$

YOUR JOURNEY TO GIVING

(Your financial commitment should be the result of a meaningful, spiritual journey. This personal commitment guide will help you to take your first steps.)

DISCOVER Heartland's purpose & impact

What is God asking Heartland to do and to be? How is God working through Heartland to affect people's lives? And how would God work through you to make a difference in this world?

DEFINE what sacrifice means in your life

What decisions and priorities would change in your life in order to further invest yourself in the work of Heartland? Do any specific personal sacrifices come to mind?

DETERMINE your potential for giving

Think outside your income-stream box. Seldom are we aware of all that we have to give. Take a few minutes to fill out the "Discovering Your Potential For Giving" Worksheet inside.

DELIBERATE with God

Prayerfully seek God's leadership in your giving. Ask God to shape your decisions by asking Him for wisdom. "If you need wisdom, ask our generous God, and he will give it to you." James 1:5 (NLT)

DECIDE on a personal giving plan

There are multiple ways to give to "Plant The Future". These ways might include any combination of weekly, monthly, quarterly, annual, one-time, and/or asset transfer gifts. Take some time to put together your own personal giving plan for the next three years to help you follow through with your commitment.



treasure
Giving
Guide
heart

devotions

Wherever your treasure is, there the desires of your heart will also be.

Matthew 6:21 (NLT)