

Pledging and Tithing

What's It All About?

Pledge Now

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 and to the community and the world. This year, we are reflecting on our theme, "[Labor, Love, and Give.](#)" This phrase is from the second verse of hymn #705 in the Episcopal hymnal.

A world in need now summons us
to labor, love, and give;
to make our life an offering
to God that all may live;
the Church of Christ is calling us
to make the dream come true:
a world redeemed by Christ-like love;
all life in Christ made new.
- Frank von Christerson

WHAT IS A PLEDGE? A pledge is an estimate of giving; some call it a *statement of intent*. Your pledge amount may 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: plan wisely for the use of our 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 regular in plate contributions that are not pledged are important to the parish, your pledge and the pledges of others at St. Patrick's constitute almost 90% of the operating budget. Letting us know your plans lets the Vestry plan more accurately for the ministry we can accomplish. If we don't have a pledge, we have no way to plan a gift's use.

HOW DO I PLEDGE? Annual giving pledges at St. Patrick's are made each year. While our annual giving campaign is held in the fall, pledges may be made at any time. [Make your pledge online.](#)

HOW DO I PAY MY PLEDGE? Paying your pledge is a matter of your personal preference. You may pay weekly, monthly, quarterly, or yearly via cash, checks, credit card, or electronic fund transfer (EFT) (Set up an EFT via our secure web provider, EFT is the most efficient way to give to the church). [Make an online donation.](#) Credit card payments are the least efficient way to pay your pledge because it costs St. Patrick's between 2.75-3.5% of the total amount of the gift. The credit card overhead costs will not be used to further the mission of the parish. You may also pay your pledge with a donation of stock. Many companies have matching funds for charitable donations. Please check to see if your company has such a plan, and let us know.

HOW MUCH SHOULD I PLEDGE? Determining the amount of your annual pledge is between you and God. The church does offer some guidelines to assist you as you make this important decision.

WHAT IS PROPORTIONATE GIVING? Proportionate giving is basing your pledge amount on a percentage of your income.

WHAT IS A TITHE? A tithe is 10% of your income. At its General Convention since 1982, the Episcopal Church has affirmed the tithe as the minimum standard for giving and encourages its members to tithe or be working toward a tithe. This resolution recognizes that many persons choose to divide their tithe among the church and other worthy organizations. 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 workweek. The following table provides a weekly giving levels corresponding to certain percentages at several income levels:

Annual Income Level	Weekly Tithe	Weekly 5% of Income	Weekly 2% of Income
\$50,000	\$96	\$48	\$19
\$100,000	\$192	\$89	\$38
\$200,000	\$385	\$192	\$77
\$400,000	\$770	\$385	\$154

JUST DO IT! Where you start or whether you tithe on your annual or gross income is not nearly as important as simply making your first pledge. As the folks at Nike say, "Just do it!" The following is a St. Patrick's pledge pyramid for 2011. For some, this pyramid is a helpful starting point of comparison with others who have pledged at St. Patrick's.

Pledge Range	Number of Pledges (2011)	Percent of Total Number of Pledges (2011)	Percent of Pledge Dollar Amount (2011)
\$15,000+	5	3%	14%
\$10,000-14,999	12	7.5%	24%
\$6,000-\$9,999	12	7.5%	16%
\$3,000-5,999	39	25%	26%
\$1,000-2,999	55	34%	17%
<\$1,000	36	23%	3%

Total Pledges (2011) = 159

Average Pledge (2011) = \$3,312

QUESTIONS? If you have questions about financial stewardship or tithing, your [clergy](#) are happy to talk with you. If you have questions about the 2012 stewardship drive, contact [Tricia Duncan](#) or [Jesse McCollum](#), the Stewardship Chairs.

From St. Patrick's Episcopal Church, Washington D.C.