



CONSIDER Are things pretty tight right now? Will they be the same two TIME FRAME years from now? Perhaps your car will be paid off at the end of the year. Continue to budget for that payment by donating the amount to the campaign. Keep in mind that your three-year pledge does not have to be fulfilled in equal increments.

DELAY Who says you have to buy a car every 4 or 5 years? Drive the car you have for two extra years. One retired couple, a very frugal and generous couple, had their EXPENSES retirement travel plans all made. Their congregation started a campaign and their long-planned trips to Australia and Europe were delayed for three years. They went to the beach instead.

GIVE Just like those who take second jobs to climb out of debt, many people have done the same thing to have more money to give away. Some have come up with creative ways to earn more, it could YOUR TIME involve selling crafts or offering services and donating the proceeds.

GIVF AUTOMATICALLY

It can be a challenge to give what you really wish you could give. But tackling it in little nibbles instead of big bites can help you reach your goal before you even notice it. You can do this by making automatic withdrawals through your online bank account and directing them to the campaign. For instance, an automatic contribution of \$10 per week (less than the price of two lattes or a movie ticket) would total over \$500 per year.

GIVE WHAT YOU'VE ALWAYS WANTED

For some, a capital campaign provides the motivation to finally release the stronghold of guilt. For instance, a couple has been giving 3-5% of their income but always felt guilty about it. This campaign could provide the "push" to do what they really wanted to do all along-give at least a tenth of their income. Taking this opportunity may allow you to experience more joy in your contributions!

GIVE Giving appreciated stocks is smart. When you donate stock directly to the church, not only does the church benefit, but you pay no taxes on the appreciated value of the stock. FROM ASSETS

Is there a bike in the garage or a piece of property that you'll never build on? A car, toys, a SELL piano, furniture, a treadmill-our things really start to pile up after awhile, don't they? Do you SOMETHING really "need" all that stuff in the garage, attic, or storage facility?

GIVE UP Not sure what you could give up? A Disney+ or Netflix subscription, a vacation, eating out, season tickets, daily trips to the coffee shop, massages or manicures, birthday gifts-the list is **SOMETHING** lengthy. There are many "little luxuries" that almost any of us could do without.

INVOLVE CHILDREN The opportunities are numerous to involve the little ones. A family could give up the weekly trip to their favorite fast food restaurant and donate the proceeds to the campaign. An example like this teaches children about sacrifice and the joy of giving. Be creative!

Instead of doing your next home project when the tax refund comes in, donate it instead. **GIVE FROM** Commit to give any raises or bonuses you receive over the next three years. Pledge to give any **EXCESS** extra money that comes your way. Making a "surprise money" pledge could be fun!

REMEMBER, IT ALL Spend some serious time praying and allowing the Spirit to **BELONGS TO GOD** lead you. Then you will know what to do.