Giving at CrossWinds Church

While we encourage you to give both generously (1 Timothy 6:18-19) and cheerfully (2 Corinthians 9:6-7), each verse bears another significant truth.

The 1 Timothy 6 passage point out the principle of *INVESTING FORWARD*. Generosity results in eternal reward for the giver and is described as "Truly Life". Generous givers experience fulfillment and reward extending long into the future.

> 1 Timothy 6:18-19
> *They are to do goo, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*

The 2 Corinthians passage not only encourage cheerful giving but also *EXTRAVAGANT giving. The Law of the Harvest plays out as one reaps in the same sense as one sows.*

> 2 Corinthians 9:6-7
> *The point is this; whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.*

As you read this question and answer document, we encourage you to recognize the significance of giving from a grateful heart.

Giving Q&A

Are gifts to CrossWinds Church tax deductable?

Generally, "yes" including gifts to the following funds: General Fund, Benevolent Fund, and a variety of lesser used funds approved by the Leadership Board

What gifts are not tax deductible?

Gifts are not tax deductible if you receive something "in kind". Purchase of a CD, Bible, a t-shirt, or retreat registrations are examples. Voluntary dues are deductible.

How do I know what is or isn't tax deductible?

First, most funds are tax deductible. Outside the about guidelines, we will do our best to inform you whether a fund qualifies.

Some items are simply hard to discern. Expenses related to volunteer or charitable service may be deducted if you keep detailed personal records. The only correct answer would be to direct you to get clarification from a tax advisor.

Can I give money to CrossWinds Church to help someone in need? And are these gifts tax deductible?

Certainly! That is the purpose of our Benevolent Fund. However, a distinction must be made. For a gift to be tax deductible, it must be given to this fund "unattached"; it cannot be directed to an individual.

Benevolent Funds are independently distributed by CrossWinds Church elders. The elders must have the freedom to decide to whom and at what amount someone receives assistance.

Let's take "Michael" as an example. You know "Michael" has an unusual financial need. You can give to the Benevolent Fund, tell the elders of "Michael's" need but the elders have the freedom to distribute more, distribute less, or deny providing funds.

To be guaranteed "Michael" receives what you desire, you must give a personal give to "Michael". We can "pass through" a gift to an individual in the amount you direct, but those gifts would not be deductible.

A final word on the Benevolent Fund; we always encourage giving to this fund because there are many "Michaels" out there that you may not even be aware of. And even if you are not about to give to the Benevolent Fund yet are aware of a need, we can encourage you to inform the elders and get this person assistance still.

What about giving to missions?

Here we go with a classic "yes", "no", "maybe".

"Yes". The CrossWinds Elder Board budgets giving to a team of missions partners as recommended by the Missions Care Team. When you give to the General Fund, a portion of your giving is allocated to that budget. You can check into our Missionary Partnerships pages on our website and on Church Center to keep pulse of these partnerships.

"Yes". Giving to a specified missionary through a qualifying missions organization is tax deductible. However, you may have to give directly to that organization, not through CrossWinds Church.

"Maybe/Likely/Partly". Sometimes the Elder Board approves a project like a mission or service trip. Gifts to such projects are deductible. However, if you are a trip participant, we ask you to consult your tax advisor to provide direction on how you might deduct expenses you may incur.

"No". If someone performs missions work or service work, but are doing that work outside of the endorsement of a tax approved organization, gifts to that person directly or through the church would not be tax deductible. The only value of giving through the church would be confidentially.

Can I give a gift to Pastor X? He is underpaid!

Sure, you can always give him a gift, but it's not tax deductible. If we were to "run it through the books" it would be subject to personal income tax. Our suggestion would be to give it to him through a mutual friend, sneak it into a book, or buzz his doorbell and quickly hide behind a tree!

I am planning my year-end giving. What is the deadline for making a donation?

The date on your giving receipt depends on when we receive your gift, not when you date a check. A gift will be posted in the year the gift is received. Stated another way, we must receive your gift before the year's end for it to qualify as deductible for that year.

Will I get a receipt for my gifts?

Yes. You can generate your own giving report by logging into Church Center and querying the "Give" tab and looking under "My Giving" to access donation history, recurring donations, payment methods, notifications, and statements. Cash receipts will be added to this report as well as long as you are identified as a giver.