

# A Pledging Primer

St. John's Episcopal Church, West Hartford, CT

## What is a pledge?

A pledge is a faith commitment that St. John's asks each person or household to make, to indicate how much money you expect to give over the coming year to support the church, so we have the resources needed to respond to God's call for this community. A pledge is not a contract, but rather a statement of intention.

Your pledge, pledges from other parishioners, and other income sources constitute the resources St. John's has available in the coming year to spend on ministries that make a positive impact on people's lives, including worship, music, education programs for all ages, outreach, pastoral care, maintaining our building and grounds, and administration.

## Why should I pledge?

Pledges benefit both you and St. John's. When you plan ahead for your giving, you make conscious choices about spending your money in ways that reflect your faith and values. You give out of gratitude and joy in being part of this church community, and a desire to support the church's ministries. Pledging also allows you to incorporate your church contributions into your financial planning for the coming year.

Receiving your pledge allows our vestry to set a budget for the year ahead. We don't want to spend more money than we have, so we rely on parishioners to state up front how much they will give. Without a clear and realistic budget, we cannot make plans to sustain and grow programs and ministries, which limits the church's ability to meet the needs of the congregation and community.

## How do I make a pledge?

You may fill out a paper pledge card (they are mailed and also available to pick up at church in mid-October), or you may pledge online via your Realm church membership account at <https://onrealm.org/sjparish> or on our web site at <https://sjparish.net/pledge/>. Return your completed paper pledge card to the church office or drop it in the collection plate at a Sunday service. Or you may bring your completed card to church on **Commitment Sunday: November 10, 2024**, when all are invited to turn in their pledge cards. If you prefer to submit your pledge online, we have special cards available that you may turn in on Commitment Sunday as a tangible symbol of your online pledge. **We ask that all pledge cards and online pledges be submitted on or before Commitment Sunday**, so we can move ahead with the budget process for 2025.

## How do I pay my pledge?

You may pay weekly, monthly, quarterly, annually or on any schedule that works for you. We accept pledge payments via cash, check, or electronic fund transfer (EFT). Many pledgers set up recurring payments through their bank's online bill pay service or through St. John's Realm membership management system, which you may access via our web site at <https://sjparish.net/give-to-st-johns/> (click on the Give Now! button) or by logging into your Realm account at <https://onrealm.org/sjparish>.

If you expect to pay weekly by check or cash, we can supply you with envelopes dated for each Sunday of the year, which you can use to mail payments or put them in the offering plate. Envelopes are particularly helpful if you plan to pay your pledge in cash, as envelopes are numbered to match them to a particular giver. The pledge card has a check box where you can indicate if you want to receive envelopes. *Note that we will ONLY send envelopes to those who explicitly request them for the upcoming year, even if you've used them previously.* We ask that you not use old envelopes dated with a past year, as it complicates our accounting process.

You may also pay your pledge with a donation of stock; however, please contact the financial administrator, Peggy O'Toole, *before* initiating stock transfer if you are interested in this option. Many companies have matching funds for charitable donations. If your company has such a plan, please share with us any paperwork we need to complete to get a matching gift.

Please note that for pledge payments to appear on your year-end giving statement that you'll use for your tax return, we need to receive them at least several days before December 31, as your year-end statement will only include contributions that were processed and recorded as of that date. For example, if you put a check in the mail or make an online pledge payment on December 31, 2025, we will not process that payment until after January 1, 2026, and that payment will therefore appear on your 2026 giving statement, even if in payment of a 2025 pledge. We publicize each year's specific giving deadline in the Sunday bulletin and weekly e-newsletter, starting in late November.

## How much should I pledge?

Given the variety of financial situations and church commitments among our parishioners, each household's pledge amount is up to them. The average pledge at St. John's Church is \$3,300, the median pledge is \$2,000, and pledge amounts range from \$5 to \$25,000. Please know that pledges of any amount are welcome and that every pledge supports our ministries.

Determining the amount of your annual pledge is between you and God. As you make this important decision, reflecting on your vision of stewardship may be beneficial. A

retired bishop of Texas, Claude Payne, suggests several motivations that lead people to pledge:

- 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 support church ministries for others — a sense of generosity

Some people prefer to pledge based on a dollar amount they believe is appropriate. While others are committed to proportional giving—giving a percentage of your income. For example, someone might commit to give 2½% of their income, which is equivalent to pledging the first hour's pay of a 40-hour work week, or to tithe, which is giving 10% of your income. Some people commit to raising their pledge each year by a certain percentage, such as 10%.

### **Is there additional income that supplements the budget?**

Yes, St. John's has other sources of income that also support the budget. We are fortunate to have an endowment that we draw on each year to supplement pledge income. It is, however, vital to the church's long-term financial health that we keep our annual draw low enough for the endowment to continue to grow. We also have income from outside groups that use our facility, fundraisers, and non-pledge gifts. All of these income sources are needed, but sufficient pledge income is the key factor in ensuring that we can continue and grow our ministries, pay our clergy and staff, and maintain our historic building, while limiting our endowment draw to a sustainable level.

### **What if I make a pledge but find I can't pay it in full?**

A pledge is a good-faith commitment to enable church budgeting; it is not a legal obligation. Please don't let your uncertainty prevent you from making a pledge. You may adjust your pledge at any time by contacting the church office or one of the treasurers. Your pledge amount and any changes you make are confidential, shared only with certain staff members and lay leaders with direct responsibility for stewardship and finances.

### **Your pledge matters!**

What matters most is that you pledge! We ask that you pledge even if the amount is not as much as you'd like it to be. Every pledge makes a difference, and everyone's pledge is needed.

## **Questions?**

If you have questions about pledging, please don't hesitate to reach out to our stewardship co-chairs, Laura Roche and Robert Eikel, our co-treasurers Anne Harney and David McCary, our clergy, or the parish office.