



CREATIVE STRATEGIES IN GIVING

Each of us has a unique financial situation and historical beliefs around money. Often those beliefs developed in our family of origin and then are influenced by our money experiences. We may notice the lack of money over the abundance of money in our lives. Unity teachings help us shift our beliefs from scarcity to abundance. And when we give our time, talent and treasure, our lives begin to thrive financially, in our relationships, and with peace of mind and well-being.

Our ALL IN campaign is an opportunity to put our teachings to the test. The need for significant improvements in our church home can illuminate beliefs that limit our lives or allow our lives to thrive. We may uncover limiting beliefs that we are not even aware of. They are coming into the light as we consider how we can financially support the transformation of our spiritual home.

This campaign is not about sacrifice or doing without. We are planting the seeds for our future - not just for our building but in every aspect of our lives. Be open to your process of self-discovery and an opportunity to bring radical abundance to our spiritual community, our families, and each of our lives. Many financial tools are available to help us, some of which you may not be aware.



We are a vibrant, inclusive, prosperous spiritual community, inspiring and empowering full expression of the Divine within through prayer, education, and service.

4000 Golden Valley Road • Minneapolis MN 55422 • (763) 521-4793 • unityminneapolis.org

GIFTS OTHER THAN CASH

WHAT ARE GIFTS OTHER THAN CASH?

- Gifts other than cash include stocks, bonds, annuities, property, and other assets.

WHAT ASSETS COULD I GIVE?

- Appreciated assets held more than one year, such as publicly traded stocks, mutual funds, bonds, real estate, collectables, and other readily marketable property often provide tax advantages.
- Personal property such as automobiles, jewelry, and other items may also be given. There may be no capital gains tax benefits to these gifts, but the financial and spiritual benefits can be tremendous.

WHY CONTRIBUTE GIFTS OTHER THAN CASH?

- The tax code is very generous toward this form of giving. Giving the asset directly to the church allows the church to sell the asset, thereby eliminating potential capital gains taxes to the donor. This also results in a larger gift to the church.

HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The donor is allowed to include 100% of the market value of many of these assets as charitable contributions for tax purposes, if held more than one year.
- Because of its tax-exempt status, the church will receive the full market value, less transaction costs, at the time of sale without paying capital gains taxes.

WHAT IF I SELL FIRST THEN GIVE THE CASH?

- You may be subject to capital gains taxes thereby reducing the after-tax proceeds from the sale.

	Sell First	Give to Church
Market Value	20,000	20,000
Cost Basis	-10,000	-10,000
Gain	10,000	10,000
Tax (assuming 25%)	2,500	0
Church receives	17,500	20,000

HOW DO I GIVE ASSETS, SUCH AS STOCKS, BONDS, AND MUTUAL FUNDS TO THE CHURCH?

Asset Transfer Options

1. Contact the church office. We are listed on stockdonator.com.
2. Contact your broker and request the transfer. You will be provided with stock powers or transfer papers to complete the transfer.

When you have completed the transfer, please notify the church office.

LUMP SUM GIFTS:

If you'll give a lump sum donation, consider paying by check to avoid electronic processing cost and keep more of your gift available for building improvements. Electronic methods charge a processing fee up to 3% of the donation amount.

OTHER STRATEGIES

CASH FLOW GIFTS:

Smaller gifts add up! Giving smaller amounts weekly, semi-monthly, or monthly - large gifts can be reached in smaller steps. It's easy to set up a recurring gift on our website using the "recurring" function and the ALL IN Campaign Fund.

INCOME-PRODUCING ASSETS:

Interest income, payments from rental properties or monies from other income producing assets provide a source for giving.

SALE OF ASSETS:

Sale of major assets, such as a house, car, land, or business provides available income for giving.

RAISES / BONUSSES:

Contributing raises and bonuses are also creative methods that can be used to increase giving.

FREEDOM FROM DEBT:

Looking ahead to the next three years, you may discover that debt obligations will be fulfilled. This frees up revenue for additional giving.

UNIQUE-SKILLS INCOME:

Some people have marketable hobbies or skills that enable them to give from those new profits.

CHARITABLE-GIVINGS RESOURCES:

Review all current charitable donations as a potential resource for capital campaign giving.

SAVINGS AND ANNUITIES:

Savings for special projects, retirement, or a "rainy day" may offer a resource for increased giving. We often realize that a portion of our savings may safely be given as a financial gift.

CORPORATE GIFTS:

Business owners may be able to provide gifts-in-kind that may result in a stronger gift to the church and tax benefits to the donor.

SPECIAL TAX-FREE IRA GIFTS:

For those **aged 70 ½ or older**, it is now possible to make tax-favored charitable gifts from traditional and Roth IRA accounts. A total of up to \$100,000 per year can be transferred directly from traditional or Roth IRAs to one or more qualified charities, such as our church, free from federal income tax. There may also be state income tax savings. Donations given in this way count toward required IRA minimum withdrawal amounts for the year of the gift. To donate from a Roth or traditional IRA, it is important to **make the donation directly from the IRA to the church**. For those with check writing privileges on their accounts, this may be the most efficient way to make gifts directly from an IRA. Contact the church office or your tax advisor for more information.