

# Pledging to Emmanuel Church

## Frequently Asked Questions



### ✘ ***What is a “Pledge?”***

A pledge is a best guess estimate of how much you plan to contribute to Emmanuel Church in the coming year. It is recorded on a “card” and submitted to our treasurer.

### ✘ ***Why should I pledge?***

Your pledge helps us to create a realistic budget, to know what we can (and cannot) fund in the coming year. Our budget of about \$270,000 accounts for staff salaries, utilities and building costs, maintenance, and program materials, and we need to know what we have to spend – whether we can just cover the essentials or devote some additional funding for existing or new programs.

Your pledge also helps you to prioritize your own spending, so that your contribution to Emmanuel becomes part of your own budgeting process, rather than just “*if I have anything leftover at the end of the month.*”

### ✘ ***Doesn't the Diocese pay for churches?***

No. Each church is self-supporting (though there are occasional opportunities for diocesan grants for specific projects). In fact, congregations pay an annual assessment to help fund our diocesan ministries and the work of the larger Episcopal Church.

### ✘ ***Don't we get income from some kind of endowment?***

Emmanuel has a very small endowment fund, valued at about \$106,000. We have started to draw about \$3000 of what is essentially interest income to contribute to our budget. That's about 1%.

### ✘ ***Why can't I just put money in the collection plate?***

You can, and we are grateful when you do! But one of the benefits of pledging is that we can track your contributions and then give you an accounting of them at the end of the year. Your contributions, properly recorded, are fully tax deductible – and there are several families which, because of generous pledges, find that these deductions actually put them in a lower tax bracket, reducing their overall liabilities.

### ✘ ***How do I pay on my pledge?***

There are several ways to do this. Some people (including your Rector!) like to write a check each week. Most people write a check each month. Many people who use electronic banking and bill pay find it easy to have their bank send us a check on a certain day of the month. You may use our PayPal feature on the website to make donations. There is generally no charge for this service. A few people find it easiest to pay their pledge in a lump sum.

### ✘ ***What about Offering Envelopes?***

If you want them, check the circle on your pledge form and we will get them for you. But the only people who really need them are people who routinely give cash contributions. The unique “envelope number” is connected to your name, and will enable us to track your contributions. If your name and address is on your check, we will post it to your pledge account.

### ✘ ***What about the recent bequest we have heard about? Does that support our budget?***

The norms of such contributions, as confirmed by action of our Vestry, support capital repairs and improvements, many of which have been postponed for years. None of that money will be included as annual income.