

Creative Ways to Make an Over & Above Gift to Impacting Generations Capital Campaign

An over and above gift is what you decide to give during the next three years as an offering to **Impacting Generations Capital Campaign**. This giving should be over and above the Lord's tithe and other commitments you have already made to give to missions and other aspects of the Lord's work. [or, "...already made (missions, scholarships, etc)."] The best path to increased giving is the spiritual path, where you *set your heart on things above...*

1. **Practice Priority Budgeting**—Many families will choose to rearrange their priorities and give up something discretionary in their current budget in order to give more for this time period.
2. **Redirect Present Expenditures**—sometimes, families have significant short-term expenditures for certain needs. One example is the costs a family incurs for a child to attend college; another, would be the cash flow that is freed up when a loan is re-paid.
3. **Increased Giving with Income Increase**—Some people receive periodic increases in their salary or earnings. The temptation for many of us is to increase our lifestyle to fit the higher income. In many instances, families can decide to commit the full amount of an income increase for a planned time of giving ...such as **Impacting Generations Capital Campaign**.
4. **Giving from your Excess**—often, families save money over a period of time for a special project, and now feel the Holy Spirit's prompting to *gift* those funds. It might be extra reserves for a vacation property, recreational vehicle, a special trip, or another family goal. By saying "later" to their own goal, they say "Now" to help **Impacting Generations Capital Campaign** dream become a reality.
5. **Commit Unexpected Cash/Gifts**—Often, people pray for God to show them a way they can give beyond what they presently see or afford. Sometimes, the answers come unexpectedly, and the blessing can be added to the commitment from their regular income. This might be from a year-end bonus, or an inheritance.
6. **Appreciated Property**—You can donate real property (vacant land or a vacation home/property). If you have owned the property for more than one year, by donating it to **Impacting Generations Capital Campaign**, you would receive a tax deduction for the full fair market value of the property. If you have rental or income property that you have owned for some time, you may have depreciated it to a very low tax basis, meaning a substantial capital gain if you were to sell. By donating it, you will both avoid the capital gains tax and receive a tax deduction for a full fair market value.

7. **Personal Property**—Some of us may be willing to gift our personal possessions, like precious metals, jewels/ jewelry, valuable collections (e.g., coins, stamps, baseball cards), art, recreational vehicles...As above, not only would your gift be of value to the campaign, it would also provide you with a fair market value tax deduction.
(please note: Gifts of real and /or personal property should be discussed in advanced with Impacting Generations Capital Campaign, business office to determine if they can be accepted. In some cases, it is better for the donor to sell the property and then gift the proceeds.)
8. **Investment Securities**—It may be that we decide to gift appreciated stock, bonds, mutual funds or other investment securities. This will also provide a "win-win" as **Impacting Generations Capital Campaign** obtains valued liquid offering, and you will receive a deduction for the fair market value of the security at the date of the gift, as well as avoid any potential capital gains from the sale of that security.
9. **Contribute from your IRA**—Many people have amassed a sizable IRA that may not be necessary for (immediate) use. If one is over 59 1/2, you may withdraw (a portion of) your contribution without paying any penalty—and the amount given may (help) offset the taxable income portion of that withdrawal.
10. **Increased Giving with Increased Fixed Income**—Many retirees depend upon fixed income investments for their income. In periods of fluctuating interest rates, obtaining a reliable, safe income can be challenging. An alternative would be the use of a charitable Gift Annuity. This CGA can offer generous guaranteed lifetime payments at a level above CD's and each payment is tax-free, and CGA's offer income tax deductions, as well.
11. **Charitable Remainder Trust**—Another way for some to gift **Impacting Generations Capital Campaign** with appreciated assets (real estate, securities) is through a CRT. This special type of trust allows you to receive lifetime income, even though you've made a significant gift to your church. There also are significant tax advantages to this type of trust.
[Please Note: Gifts from you IRA, or gifts utilizing GA's or CRT's need to be reviewed with tax advisors, as well as those trained in such unique planned giving options. Impacting Generations Capital Campaign has advisors ready to assist you when you contact us]
12. **Give your extra time**—Some family members have extra time they would be willing to use for a part-time job in order to increase their gift. This is particularly true for families whose families are grown and away from home, or for (semi-) retired couples.