

Mount Cross Lutheran Camarillo
2019 Campaign
STEWARDSHIP FAQ'S (Frequently Asked Questions)

About Pledging...

What is a pledge? Planning ahead for giving allows you to make conscious choices about spending your money in ways that reflect your faith and values. When a church asks its members to “pledge”, it seeks statements of “giving intent” for the year to come. For each giver this statement sets a giving goal for the coming year. We encourage all to aim for a tithe of 10%, or if not able to tithe, to make yearly incremental increases in giving toward this aim. The congregation’s collective pledges assist church leaders in making financial plans for the church.

How is my privacy assured? Only the appointed Financial Secretary sees the pledges and manages the separate system for recording pledges, tracking giving and producing giving reports.

What if I can’t meet my pledge? It is understood that circumstances can change before or during the year. You will **absolutely not** be contacted about the status of your giving. Giving reports are provided to you for your information only! Every gift is viewed as a blessing.

What if total pledges aren’t enough to meet financial needs? The Church Council would develop options to propose to the Congregation if this should occur. Church leaders work hard to be good stewards of the gifts that are given and first endeavor to make the most effective use of available resources.

About Using Our Gifts...

How does Mount Cross use our gifts? General Giving (pledges combined with other forms of giving) is budgeted as 78% of the income used to support the annual budget for the church. The remainder is supported by a small amount of incidental revenue and designated funds that are monies linked specifically to projects or purposes and include fees, gifts, grants and fund raising.

What is the current budget? The 2018 Adopted Operating Budget totals \$546,101 and required \$18,902 from Reserve Funds to balance.

What does the Operating Budget fund?

Benevolence and Community Support	7%
Ministry and Admin	57%
Facilities	15%
Learning and Youth*	8%
Worship and Music	10%
Service and Caring	2%
Fellowship	1%

*reduced from 2017 with Children Youth and Family Ministry Position reclassified to Director of Ministries

Guide To Proportionate Giving

*For they voluntarily gave according to their means, and even beyond their means.
2 Corinthians 8:3*

Instructions :

Find your annual or weekly income in one of the first two columns. Then look across the row to determine your giving level in percent. We encourage each household to increase giving 1 percent per year.

Example :

For a household earning \$52,000 per year and contributing about \$30 per week, the contribution is about 3 percent of income. This is a portion of what has been given by God to be managed and then is returned to do ministry. A 1 percent increase (from 3 percent to 4 percent) would be about an additional \$10 per week.

Annual Income	Weekly Income	Weekly Giving								
		2%	3%	4%	5%	6%	8%	10%	12%	15%
\$5,200	\$100	2.00	3.00	4.00	5.00	6.00	8.00	10.00	12.00	15.00
\$7,800	\$150	3.00	4.50	6.00	7.50	9.00	12.00	15.00	18.00	22.50
\$10,400	\$200	4.00	6.00	8.00	10.00	12.00	16.00	20.00	24.00	30.00
\$13,000	\$250	5.00	7.50	10.00	12.50	15.00	20.00	25.00	30.00	37.50
\$15,600	\$300	6.00	9.00	12.00	15.00	18.00	24.00	30.00	36.00	45.00
\$18,200	\$350	7.00	10.50	14.00	17.50	21.00	28.00	35.00	42.00	52.50
\$20,800	\$400	8.00	12.00	16.00	20.00	24.00	32.00	40.00	48.00	60.00
\$23,400	\$450	9.00	13.50	18.00	22.50	27.00	36.00	45.00	54.00	67.50
\$26,000	\$500	10.00	15.00	20.00	25.00	30.00	40.00	50.00	60.00	75.00
\$31,200	\$600	12.00	18.00	24.00	30.00	36.00	48.00	60.00	72.00	90.00
\$36,400	\$700	14.00	21.00	28.00	35.00	42.00	56.00	70.00	84.00	105.00
\$41,600	\$800	16.00	24.00	32.00	40.00	48.00	64.00	80.00	96.00	120.00
\$46,800	\$900	18.00	27.00	36.00	45.00	54.00	72.00	90.00	108.00	135.00
\$52,000	\$1,000	20.00	30.00	40.00	50.00	60.00	80.00	100.00	120.00	150.00
\$57,200	\$1,100	22.00	33.00	44.00	55.00	66.00	88.00	110.00	132.00	165.00
\$62,400	\$1,200	24.00	36.00	48.00	60.00	72.00	96.00	120.00	144.00	180.00
\$65,000	\$1,250	25.00	37.50	50.00	62.50	75.00	100.00	125.00	150.00	187.50
\$67,600	\$1,300	26.00	39.00	52.00	65.00	78.00	104.00	130.00	156.00	195.00
\$72,800	\$1,400	28.00	42.00	56.00	70.00	84.00	112.00	140.00	168.00	210.00
\$78,000	\$1,500	30.00	45.00	60.00	75.00	90.00	120.00	150.00	180.00	225.00
\$91,000	\$1,750	35.00	52.50	70.00	87.50	105.00	140.00	175.00	210.00	262.50
\$104,000	\$2,000	40.00	60.00	80.00	100.00	120.00	160.00	200.00	240.00	300.00
\$117,000	\$2,250	45.00	67.50	90.00	112.50	135.00	180.00	225.00	270.00	337.50
\$130,000	\$2,500	50.00	75.00	100.00	125.00	150.00	200.00	250.00	300.00	375.00
\$156,000	\$3,000	60.00	90.00	120.00	150.00	180.00	240.00	300.00	360.00	450.00
\$182,000	\$3,500	70.00	105.00	140.00	175.00	210.00	280.00	350.00	420.00	525.00
\$208,000	\$4,000	80.00	120.00	160.00	200.00	240.00	320.00	400.00	480.00	600.00