



MILK&HONEY
campaign

Finding Ways to Give

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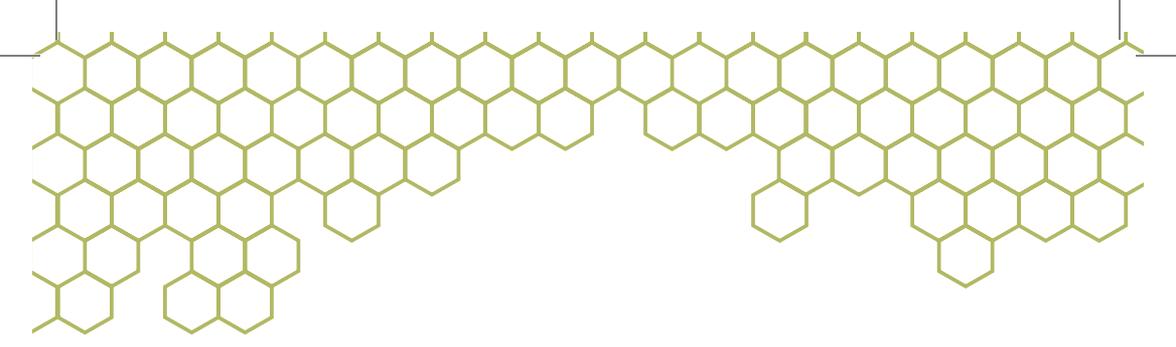
The ideas listed in this booklet provide suggestions for individuals or families who would like to increase their giving but do not know how they can accomplish it. Many times we are unaware of potential resources that may be within our grasp. All that is needed is a little creativity and a willingness to adjust our lifestyle in certain areas. You will be surprised at the extent of your potential giving if you seriously implement just a few of the following suggestions.

The giving suggestions are divided into three helpful categories:

- Uncover Hidden Assets
- Increase Income
- Reduce Expenses

Ways to uncover hidden assets, increase income, and reduce expenses are boundless – we have suggested only a few. With your family (be sure to include family members of all ages!), discuss ways in which you can be the best possible stewards of the money you have.

As you read these suggestions, remember to consider the charitable contribution tax benefit. Your gift to the church may be deductible on your federal tax return (if you itemize your deductions). For every \$1,000 given to the church, you may be able to deduct the contribution and save between \$150 – \$400 in taxes (depending upon your federal tax bracket as well as any potential state income tax savings). The after-tax cost of your gift may be far less than you imagine! (Note: Contact your tax advisor for more information.)



UNCOVER HIDDEN ASSETS

Give Your Tax Refunds

If you typically receive one, give your federal and state tax refunds each year. These refunds are often great sources of “unbudgeted” income.

Give Appreciated Securities

Stocks, bonds, and mutual funds can all be given, and may provide additional tax savings. Be sure to follow “tax-wise” procedures when giving these gifts.

Give Real Estate

Land, rental property, or any other type of real estate can be given, and may provide additional tax savings.

Sell Your Tangible Property

Jewelry, antiques, coins, and other collectibles can be sold, and the proceeds can be added to your giving. Be sure to use a reputable buyer, and research the value of what you are selling.

Have Your Own eBay Auction or Craigslist Sale

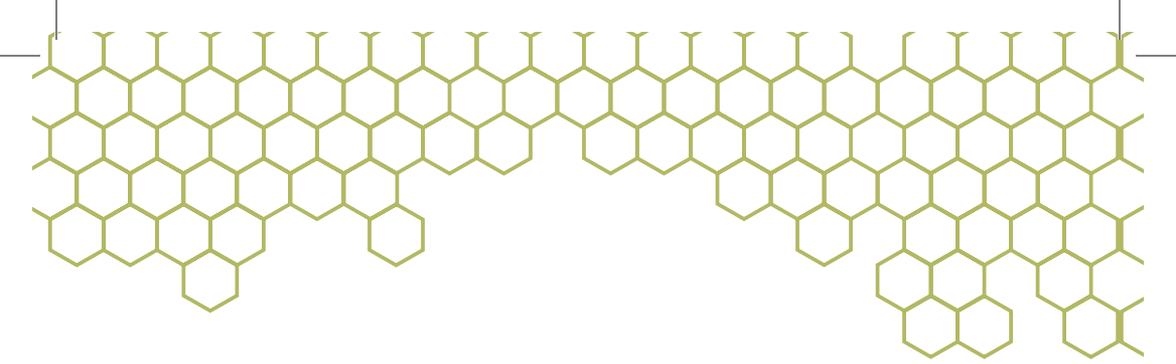
Valuables and “in-demand” household or personal items can be sold online through eBay, Craigslist, or other reliable site.

Don't Miss Out on Tax Breaks

Tax credits for energy-efficient improvements, child care, college tuition, and other credits/deductions can generate significant tax savings to those eligible.

Give Your Spare Change

At the end of the day, throw your loose change (and even your \$1 bills) into a “cookie jar.” You will not miss these smaller amounts, but they will add up quicker than you may think.



INCREASE INCOME

Give Your Bonuses

Commit to live at your current lifestyle for the next several years and to give any additional income that you receive.

Commit Unforeseen Income

Make a list of all of your anticipated income. Commit to give anything that comes in that was not expected.

Perform Acts of Service

Include your kids! Lawn mowing, snow shoveling, childcare, etc. Do not be shy to market your availability.

Offer to Tutor, to Give Music Lessons, or to Teach a Class

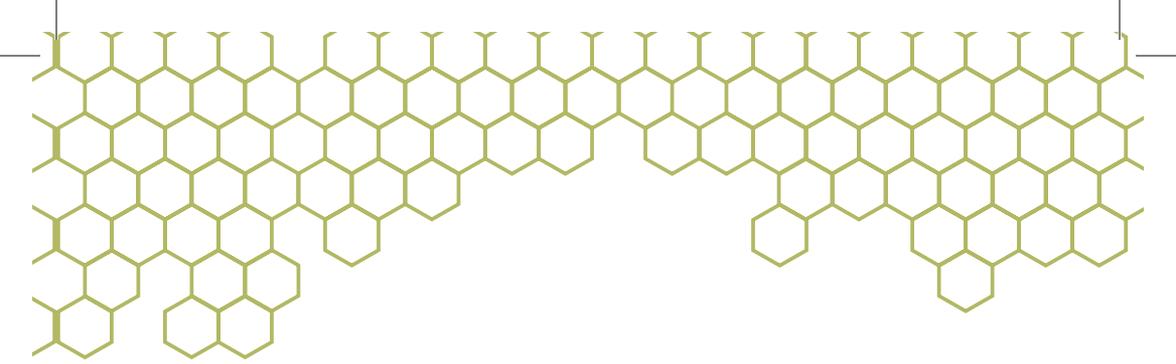
Share your skills, gifts, and interests while helping someone else grow.

Increase \$1 per Month

This is an excellent idea for children or anyone who is not currently giving. Simply start by giving \$1 during the first month. Then, give \$2 the second month, \$3 the third, etc. If you keep this up for 3 years, you will be able to give more than \$650.

Work Toward a Tithe

If you do not tithe now, set a plan in motion toward doing so. Take your current giving percentage and add 1% each month until you reach 10%.



REDUCE EXPENSES

Know Where Your Money Goes

The first step in reducing expenses is to track how you spend your money. For 30 days, keep track of every dollar you spend and put your expenses into categories.

Create a Budget

After tracking your expenses, use the information to create a budget. Pay close attention to groceries, entertainment, restaurants, and other budget-busters. Make tithing and giving a priority in your budget.

Audit Your Cell Phone Bill

Get a detailed billing and review it carefully. Make sure your plan is best suited to your usage.

Defer Unnecessary Purchases

Avoid impulse buying. Write a list of items you want to buy that exceed a certain dollar limit (i.e. \$50 or \$100). Wait 30 days before purchasing anything on the list. After the wait, you will discover that many wants are no longer needs.

Cut Down on Transportation Costs

The annual cost of maintaining a car (along with licensing, insurance, and depreciation) is substantial. Consider carpooling, public transportation, or walking/biking as alternatives. Combine errands into as few trips as possible.



Buy Less Expensive Goods or Generic Brands

More expensive items do not always deliver higher quality. You are often paying for image and marketing. Look for generic brands. Good value may cost less than what you think.

Visit the Library

Free entertainment that is educational, too! Borrow books, magazines, DVDs, video games, and e-books.

Go Out to Eat Less Often

Dining out consumes more of a budget than most people realize. A family of four dining at a fast-food restaurant once a week for 3 years will spend almost \$4,000. Try skipping a purchased meal and give an amount equal to the cost. Brown-bag it to work.

Skip a Soda or Coffee

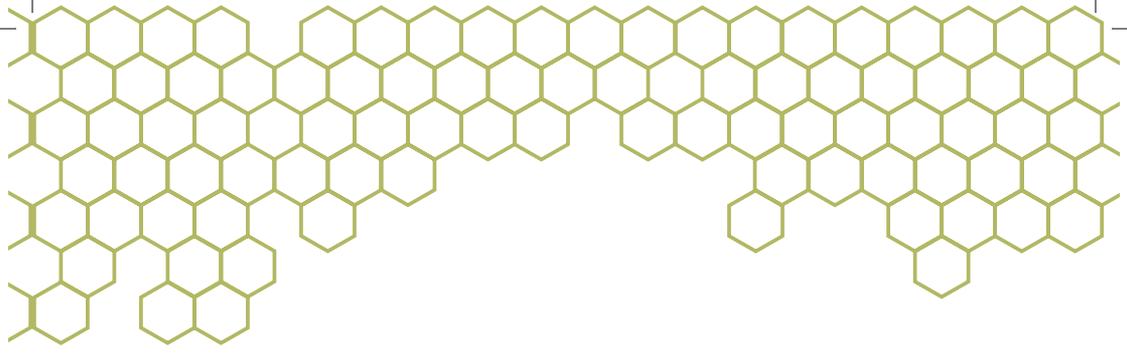
Giving up 3 sodas or specialty coffees each week for 3 years could range from \$250 to nearly \$1,800!

Don't Pay for Water

Purchasing one case of bottled water per week for 3 years costs nearly \$625. Filter your own tap water and use a refillable water bottle. The water is just as “pure” and keeps plastic out of the landfill.

Save Electronically

Many online vendors provide digital coupons. Get out your smartphone...no scissors needed. Google search “coupons” for options.



Creative Gift Giving

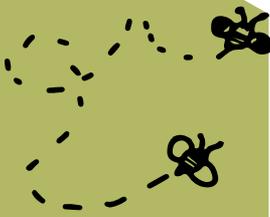
Purchasing Christmas, birthday, and other gifts in advance enables you to take advantage of sale prices. For the creative type, make your own presents and cards.

Turn Down the Thermostat

A good rule of thumb is that for every 8-hour period during the heating season that you turn down your thermostat by 1 degree, you will save 1% on your energy bill. The same principle applies during the cooling season. Additionally, if you invest in a programmable thermostat, you can have the temperature automatically adjust at nights and save even more.

Comparison Shop for Homeowners and Car Insurance

It pays to make sure that your insurance costs are competitive. Shopping insurance doesn't necessarily mean switching agents. Many agents represent multiple insurers. Also, ask for a quote on a higher deductible. Often, the premium drop will provide a big enough payback to make a larger deductible worthwhile.



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