

ANNUAL FUND

F.A.Q.S.

1. Why should I pledge?

Pledges are critical because they enable our Church Council and Treasurer to plan responsibly and to establish an annual spending plan for the coming year. Funds collected in the offering plate do significantly support KOG's life and mission, and are greatly appreciated.

2. Does giving from our members fund our entire ministry? Does the ELCA give us money for our church?

Our entire ministry is funded by giving from our own church members. In fact, every ELCA congregation is encouraged to forward 10% of its receipts on to the local synod (Northern Texas Northern Louisiana) who in turn is expected to share 50% of its receipts with the national church (ELCA). Member's giving not only support the local ministries of the congregation, but ministries of the larger church like starting new congregations across the country, supporting ELCA missionaries overseas, or supporting ELCA colleges and seminaries.

3. How much should I pledge?

A tithe (10% of your income) has long been held as the standard of Christian giving. The tithe was not given based on the needs of the church or of the poor. It was given simply in recognition and gratitude for the blessings that God had bestowed on the individual. For most it is a goal to be reached through incremental increases each year. We ask each member to consider making a pledge that is both responsible and significant based on his or her financial situation. At KOG, every pledge, no matter what amount makes a valued contribution to our mission and ministries.

4. How can I determine the amount to pledge?

To begin to move toward the 10% goal, the attached guide may be helpful to determine the percentage that you currently are giving and how much you can increase your giving as you work toward a ultimate goal of 10%.

5. How do I make a pledge?

By completing a pledge card that is included in the pledge packet that was mailed to you. Pledge cards are also available the Welcome Center and in the Narthex. Completed pledge cards may be mailed back to the church or placed in the offering plate by Consecration Sunday, October 21st. If you are interested in submitting your pledge online, you may do so at: KOGGIVES.com.

		ANNUAL INCOME								
		\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$150,000	\$200,000	\$250,000	
M O N T H L Y G I V I N G	Lower-Range Giving	1%	17	33	50	67	83	125	167	208
		2%	33	67	100	133	167	250	333	417
		3%	50	100	150	200	250	375	500	625
	Middle-Range Giving	4%	67	133	200	267	333	500	667	833
		5%	83	167	250	333	417	625	833	1042
		6%	100	200	300	400	500	750	1000	1250
	Upper-Range Giving	7%	117	233	350	467	583	875	1167	1458
		8%	133	267	400	533	667	1000	1333	1667
		9%	150	300	450	600	750	1125	1500	1875
	Tithe 10%		167	333	500	667	833	1250	1667	2083
	Beyond a Tithe	12%	200	400	600	800	1000	1500	2000	2500
		15%	250	500	750	1000	1250	1875	2500	3125

6. If I am uncertain of an amount to pledge, should I fill out a pledge card or complete an online pledge?

Yes, if you are unsure about the amount, put in \$1.00 as a pledge. Pledge cards not only assure the congregation's leadership of future finances, but also of the extent of support from, and partnership within, the church family.

7. Is my pledge a binding contract?

No. Filling out your pledge card is an estimate of giving made in good faith. Your pledge is a statement of intent, not a contract. While it's a commitment to God through KOG, if your circumstances change, you may notify the church you need to change your pledge. If you're blessed with unexpected extra income, you're always welcome to increase your pledge as well!

8. Do I have to pay when I pledge? Can I pay in installments?

Returning your pledge is simply a promise to pay your pledged amount over the year ahead. You may fulfill it in as many payments as you wish throughout the year – annually, weekly, monthly, quarterly or periodically. There are many options available for you to pay:

- By check or cash
- ACH through your bank account
- Credit card
- Online at: KOGGIVES.com; click on "Secure Online Donation" button and you are directed to a secure website.

9. Who will know what I give?

Only the church administrator, the church treasurer and members of the Finance Audit Committee, responsible for church finances, are privy to the pledge information. Your privacy is maintained.

10. If our costs were shared evenly across all households at KOG, what would each household's share be?

KOG's annual spending plan is approximately \$2 million, and KOG's household giving units are 440. Each household's share would be \$4,545 annually or \$379 monthly. However, our households are not all the same: some are dual incomes, some are retired incomes, some are single-earner incomes and some are part-time incomes. This is why percentage giving (based on income) is the more normal expectation.

11. How is my Annual Fund pledge allocated? May I give only to a specific ministry?

Your annual fund pledge supports everything we experience at KOG – worship, pastoral care, education programs, our community outreach, maintenance of our facilities and much more. The expenditures are under control of the church council based on an annual spending plan approved each year by the church membership at the annual meeting in February.

12. What happens if the amounts pledged are less than next year's spending plan?

Unfortunately that situation is not that unusual. If severe enough, it would require a reduction in staff, in operations and in ministries. Fortunately we have been blessed at KOG, and with the support of a generous congregation and skillful management, have generally been able to meet our spending plans.

13. What would KOG do if more money was pledged and received than was in the spending plan?

Give Thanks! Any additional funds would be seed money for the upcoming year. Reserves have always been a blessing to our congregation for new ministries or unexpected expenses.



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