

# Heart of Christmas Frequently Asked Questions...

## How Will My Offering Help?

Crossroads is on a mission to communicate to all people that we are For You, For Jesus, and For a Better Life! Supporting the Heart of Christmas allows us to be #ForYou in several ways. Below you will find a general breakdown of this year's initiative.

## What's The Goal?

The 2023/2024 goal is \$205,000.

## Where Will The Money Go?

### 20% Outside Our Walls:

#### • **Local – 10% of our goal will go to LifeWise**

LifeWise Academy is a released-time religious instruction program that provides Bible-based character education to public school students during school hours. Under released time laws, students can be released from public school during the day to attend religious classes, provided the program is off-school property, privately funded, and parent-permitted. Crossroads desires to partner with LifeWise and other local churches in 2024 to launch these programs at our local schools. When we reach our Heart of Christmas goal, \$20,500 will go towards LifeWise in our local school districts.

#### • **Global – 10% of our goal will go to Team Teach Haiti**

This year, we are excited to partner with Team Teach Haiti (TTH). TTH is a group of educators who inspire Haitian teachers to develop skills in best educational practices. They also believe all students have the potential to become life-long learners and productive citizens in their community, nation, and global world. They train teachers and support students with reading clubs and tutoring groups in safe places. Since it began in Dessalines in 2017, TTH has trained over 1,200 Haitian teachers with their workbooks and videos, reaching 115 schools in Haiti. Every penny donated to TTH goes directly to their mission, with no administrative costs. When we reach our Heart of Christmas goal, \$20,500 will be given directly to Team Teach Haiti, making a significant impact on the educational system in Dessalines, Haiti.

### 80%: Inside Our Walls

#### • **Crossroads Path to Financial Health**

Allocating 80% of the Heart of Christmas funds to the Crossroads Path to Financial Health will allow us to take the next step in our path to financial health. This year, we will complete our Emergency Building Fund and begin the

accelerated mortgage payoff in an exciting and unexpected way. The Southern Michigan Free Methodist Conference, which oversees Crossroads, would like to partner with us by offering a \$30,000 matching gift towards the payoff of our mortgage. So this year, every dollar received over our goal will be sent toward our mortgage principal and matched \$1 for \$1 up to \$30,000 by the Conference. To understand why our mortgage payoff is so significant, see the two paragraphs below.

## Why Do A Special Offering?

As part of Jesus' plan to help His followers avoid the pitfalls of being rich, He calls us to sacrificial giving occasionally. The Heart of Christmas is an opportunity for us to grow in our faith and to prepare us for what God wants to do in our church in the future.

## Why Does Crossroads Keep 80%?

Of course, we desire to give 100% of the Heart of Christmas beyond our walls. However, in 2018, we realized what was holding us back from being that generous in the future was our lack of savings, and the hefty mortgage of 1.7 million needed to be paid off at a healthy 30-year rate. So, we came up with the Crossroads Path to Financial Health (more info to follow). The final step in this plan is sending 100% of this offering outside our walls. It is essential to know that keeping 80% now will allow us to be more generous in the future. Also, please note that no money from the Heart of Christmas goes to our annual budget/operation expense. 80% of all funds received go toward the Path to Financial Health, savings, building emergencies, and mortgage retirement. We look forward to completing this plan over the next ten years, enabling us to be even more generous in the years to come.

## What's the Difference Between our Regular Offering & HOC Offering?

The regular Crossroads' offering is the proportional amount of 10% that we set apart systematically and give to God throughout the year. The regular offering goes towards our yearly operating budget. Occasionally, there are opportunities to give in a sacrificial way that is "above and beyond." The Heart of Christmas is one of those sacrificial occasions that stretches us to grow in our faith. It is important to note that any offering you give to The Heart of Christmas should be over and above what you regularly give rather than in place of.

## How Much Should I Give?

Since the goal is \$205,000, this offering will require participation from each of us. Please prayerfully consider

a sacrificial gift that will stretch your faith. The precise amount you give is between you and God. Some in our church can give a \$5,000, \$10,000, or even a \$15,000 gift. For others, a \$50, \$100, or \$500 gift is equally sacrificial. The issue is not equal giving but equal sacrifice. What amount can you give that will stretch your faith? 2 Corinthians 9:7 states that you must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully."

## When Should I Give?

In short, anytime between now and January 14th, 2024. However, we hope to all come together for one day of collective giving on December 3. We're calling it "The Great Day of Giving." On this day, you can give your whole gift to the Heart of Christmas or use that day to communicate your pledge. How cool would it be to make a huge dent, meet, or even exceed our goal on that day?! Whether you give or pledge on this day, all gifts must be received by January 14th, 2024.

## Can I Give Online Via Bank Check or Auto-Debit?

Yes, when you give via online giving, simply select "Heart of Christmas" under the dropdown menu. Likewise, you can use your bank's online payment option to send a check directly to the church office. Again, simply mark in the memo area that your gift is for the "Heart of Christmas."

## Can I Give In-Kind Gifts of Stocks/Bonds?

Of course! Since Crossroads is a 501c3 organization, there can be tremendous tax benefits to giving in-kind gifts. We work with a foundation that makes this an easy process. For information on this type of giving, simply call (734) 854-1301 extension 204 and speak with James Stelter or e-mail JStelter@crossroadson23.com.

## Are My Gifts Tax-Deductible?

All gifts to Crossroads, whether via the regular offering or The Heart of Christmas, are tax-deductible. Your gift will be deductible in the tax year given (i.e., gifts given in 2023 will be deductible on your 2023 taxes). Please include your name and address when you submit your gift, so we can send you a receipt for your tax preparations. You are not required to utilize a tax deduction for your gift, but it is available for all gifts.





## At A Glance...

The Heart of Christmas is an opportunity for each of us to give sacrificially, with a goal of reaching \$205,000. This money will be given away and used in many impactful ways.

## Outside Our Walls...

This year we will partner locally with the organization LifeWise, to help provide opportunities for local students to receive Bible-based character education during school hours. On the global side, we are partnering with Team Teach Haiti, to provide Haitian educators with the support and resources to teach the children in their community. These 2 partners will each receive 10% of our goal, for a total of 20% of our goal going outside our walls!

## Inside Our Walls...

We are designating 80% of the Heart of Christmas offering to the Crossroads Path to Financial Health. This plan includes completing our Emergency Building Fund and working towards accelerating our mortgage payments, all with an end goal of being an even more generous church in the future.

Please read the entire brochure for a detailed look at what the 2023/2024 Heart of Christmas entails. All gifts must be received by January 14, 2024. Please use the Heart of Christmas envelope provided in service each week, or note "Heart of Christmas" on your checks or online gifts.

[CROSSROADSON23.COM/HOC](https://crossroadson23.com/hoc)

## What is Crossroads Path to Financial Health?

In 2018, as we assessed the financial situation at Crossroads, we tried our best to take healthy steps forward with our mortgage. However, when something unexpected happened during the year that affected our operating budget, it resulted in drastic cuts to staff or ministries. In a sense, we took two steps forward in mortgage payments and two steps back in day-to-day operations. This back-and-forth was not sustainable. Also, at that time, Crossroads had no funds set aside for savings. In 2018, we developed a plan called Crossroads Path to Financial Health. It included four steps to be fulfilled through the Heart of Christmas offering each year.

• **Step 1: Emergency Operating Fund:** Put three months expenses into savings. We completed this step in 2021.

• **Step 2: Emergency Building Fund:** Save \$250,000 (possibly completed in 2023).

• **Step 3: Additional Mortgage Payments:** Allowing us to pay off the church mortgage in 10 years!

• **Step 4: Celebration of Generosity:** Giveaway 100% of the Heart of Christmas offerings outside our walls!

Through this plan, we are hoping Crossroads can be even more generous in the future. This plan also depends on Crossroads' operating budget finishing in the black each year and why it is crucial that your Heart of Christmas offering is above and beyond what you regularly give to Crossroads weekly or monthly. Finishing in the red will require us to use funds from the Emergency Operating Fund and then take backward steps to replenish that fund before moving forward.



**2023-2024**



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