

# How do you determine the annual budget?

Each ministry committee reviews the costs of their work over the last few years. They then plan their next year's activities adding or subtracting, guided by the Holy Spirit. The Session approves the final budget, and it is presented to the congregation in January.

## What is a pledge?

A pledge is a promise to give a certain amount by completing an online or in person pledge card. Usually, it is promised weekly or monthly, but sometimes annually.

# Why should I pledge when I give regularly?

That's a great question. Giving regularly is good, but *pledging* helps better plan the budget. More importantly to the believer, pledging is a commitment. It is the intentional setting of a goal. It is a good spiritually active habit, like staying physically active, healthy eating and work. By making the commitment you are joining a community of like-minded believers. You become part of a church culture of generosity larger than yourself.

#### What is a pledge participation rate?

This is the number of pledges of any amount compared to the total giving units of the church. Giving units can be individuals or families. For 2026, Hickory United has set a pledge participation rate goal of 50% of total giving units.

# What is tithing?

Tithing is giving 10% of something that God has given you. It is based on Abraham's gift to the Lord in Genesis 14:18–20 and on Moses's instructions for the care of the priests in Deuteronomy 26: 1–15. The best explanation of how you are blessed through tithing is Malachi 3:10–12. Christians are not required to tithe but it can be a goal.

Giving to your church is based on the fact that God gives you everything you have physically (a body, a mind, strength and the ability to work). God also gives you everything you have spiritually (love, joy, peace, and eternal life). You are then called to give a portion back out of thanksgiving. In ancient times that was crops and domestic animals. Now physically it is labor, time, financial assets, gifts in kind\* or money. Spiritually you give back through evangelism, intercessory prayer, and worship.

\*Gifts in kind, also referred to as in-kind donations, is a kind of charitable giving in which, instead of giving money to buy needed goods and services, the goods and services themselves are given. Gifts in kind are distinguished from gifts of cash or stock.



#### How should I determine my pledge?

This is a good question. Some people pledge an amount based on what they feel is reasonable for them. Others pledge a portion or percentage of their income. See the table below. Find your income weekly or monthly on the right side. Find the percentage you would like to give across the top. Then look across and down to find the amount.

INCOME		15%		10%		8%		6%		4%		2%	
YEARLY INCOME	WEEKLY INCOME	YEARLY PLEDGE	WEEKLY PLEDGE										
\$ 25,000	\$ 481	\$ 3,750	\$ 72	\$ 2,500	\$ 48	\$ 2,000	\$ 38	\$ 1,500	\$ 29	\$ 1,000	\$ 19	\$ 500	\$ 10
\$ 30,000	\$ 577	\$ 4,500	\$ 87	\$ 3,000	\$ 58	\$ 2,400	\$ 46	\$ 1,800	\$ 35	\$ 1,200	\$ 23	\$ 600	\$ 12
\$ 35,000	\$ 673	\$ 5,250	\$ 101	\$ 3,500	\$ 67	\$ 2,800	\$ 54	\$ 2,100	\$ 40	\$ 1,400	\$ 27	\$ 700	\$ 13
\$ 40,000	\$ 769	\$ 6,000	\$ 115	\$ 4,000	\$ 77	\$ 3,200	\$ 62	\$ 2,400	\$ 46	\$ 1,600	\$ 31	\$ 800	\$ 15
\$ 45,000	\$ 865	\$ 6,750	\$ 130	\$ 4,500	\$ 87	\$ 3,600	\$ 69	\$ 2,700	\$ 52	\$ 1,800	\$ 35	\$ 900	\$ 17
\$ 50,000	\$ 962	\$ 7,500	\$ 144	\$ 5,000	\$ 96	\$ 4,000	\$ 77	\$ 3,000	\$ 58	\$ 2,000	\$ 38	\$ 1,000	\$ 19
\$ 60,000	\$ 1,154	\$ 9,000	\$ 173	\$ 6,000	\$ 115	\$ 4,800	\$ 92	\$ 3,600	\$ 69	\$ 2,400	\$ 46	\$ 1,200	\$ 23
\$ 70,000	\$ 1,346	\$ 10,500	\$ 202	\$ 7,000	\$ 135	\$ 5,600	\$ 108	\$ 4,200	\$ 81	\$ 2,800	\$ 54	\$ 1,400	\$ 27
\$ 80,000	\$ 1,538	\$ 12,000	\$ 231	\$ 8,000	\$ 154	\$ 6,400	\$ 123	\$ 4,800	\$ 92	\$ 3,200	\$ 62	\$ 1,600	\$ 31
\$ 90,000	\$ 1,731	\$ 13,500	\$ 260	\$ 9,000	\$ 173	\$ 7,200	\$ 138	\$ 5,400	\$ 104	\$ 3,600	\$ 69	\$ 1,800	\$ 35
\$ 100,000	\$ 1,923	\$ 15,000	\$ 288	\$ 10,000	\$ 192	\$ 8,000	\$ 154	\$ 6,000	\$ 115	\$ 4,000	\$ 77	\$ 2,000	\$ 38
\$ 125,000	\$ 2,404	\$ 18,750	\$ 361	\$ 12,500	\$ 240	\$ 10,000	\$ 192	\$ 7,500	\$ 144	\$ 5,000	\$ 96	\$ 2,500	\$ 48
\$ 150,000	\$ 2,885	\$ 22,500	\$ 433	\$ 15,000	\$ 288	\$ 12,000	\$ 231	\$ 9,000	\$ 173	\$ 6,000	\$ 115	\$ 3,000	\$ 58
\$ 175,000	\$ 3,365	\$ 26,250	\$ 505	\$ 17,500	\$ 337	\$ 14,000	\$ 269	\$10,500	\$ 202	\$ 7,000	\$ 135	\$ 3,500	\$ 67
\$ 200,000	\$ 3,846	\$ 30,000	\$ 577	\$ 20,000	\$ 385	\$ 16,000	\$ 308	\$12,000	\$ 231	\$ 8,000	\$ 154	\$ 4,000	\$ 77

## How can I give?

Donations can be given weekly, monthly, annually...whatever is most convenient for you. It can be cash or check (with or without assigned envelopes), bank bill pay, RMD (Required Minimum Distribution) from retirement accounts, through the Hickory Church app, via the website: <a href="https://hickorychurch.com/give">hickorychurch.com/give</a>, or with Text-to-Give (text "HICKORY" to 888-364-GIVE). For more details, please contact the Treasurer at <a href="mailto:treasurer@hickoryunitedepc.org">treasurer@hickoryunitedepc.org</a>.