

Ephesians 3:20



THE PURPOSE OF OUR JOURNEY GUIDE

We are embarking on a spiritual journey, united by a vision that God has placed before us. Through our worship services, Engage Groups, and daily times with God, we ask Him to reveal His vision and empower us to act on it now as we IMAGINE MORE TOGETHER.

Thank you for joining us on this transformative journey of faith, as we seek God's guidance together to align our hearts with His will. We trust Him to accomplish mighty works that only He can do.

Bring this JOURNEY GUIDE with you each Sunday as we explore this powerful sermon series. Take it to your Engage Group. Use it to take notes, reflect, and pray. Together, let's boldly ask God to use us to reach many for Jesus and nurture them to become lifelong disciples of Him.

The Contents of Our Journey Guide

It's all about seeing God's faithfulness, seeking His heart, and responding in obedience as we move into the future. In this JOURNEY GUIDE you'll find...

04 LOOK BACK

As we look back on our 23-year history, we see how God has led His church at Stafford Crossing on an amazing journey for His glory.

> 06 A LOOK AROUND

We praise God for how He is working through our church to change lives right now, and we know that many more in our community need the hope of the Gospel.

08 A LOOK AHEAD

IMAGINE MORE TOGETHER is a journey about us being willing to surrender and sacrifice for creating spaces where community can flourish and lives can be changed.

13 STORIES FROM STAFFORD CROSSING

IMAGINE MORE TOGETHER is about life change—like the stories of Andrew and Laura, and Ann. Our desire is to see more stories of transformation written.

16 FAQs

Questions are good. Visit the Frequently Asked Questions section for answers to some of the most commonly asked questions.

18 ENGAGE GROUP STUDY GUIDE

All Engage Groups are on this journey together, with new on-campus options added so everyone has a place. Bring your JOURNEY GUIDE each week.

36 PRAYER GUIDE

Great things for God begin with prayer. The JOURNEY GUIDE includes a 4-week prayer plan to seek Him together. Join us for our prayer gathering on Saturday, November 15, from 6:00-7:15 p.m.

46 GENEROSITY JOURNEY

The GENEROSITY GUIDE helps us see how God can use our resources to build His kingdom and shape our hearts to be more like Jesus.

48 COMMITMENT GUIDE

This section will help us prayerfully consider what commitment we will make to IMAGINE MORE TOGETHER over the next three years.

For the next five Sundays, our pastors will lead us through a special time of seeking God's heart through His Word. Use this pouch to keep your sermon notes that will be passed out just like every other Sunday.

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us

Ephesians 3:20 (NIV)

IMAGINE MORE TOGETHER

Hello Stafford Crossing Family!

We are entering an exciting new season in the life of our church—a season we are calling IMAGINE MORE TOGETHER. At its heart, this is more than a campaign or a new teaching series; it is a spiritual journey. It's an opportunity for us as a church family to dream together, pray together, and believe together in what God can do in and through us.

When we look at Scripture, we see that God consistently called His people to step forward in faith—trusting Him for more than they could see or imagine. God's Word reminds us in Ephesians 3:20 that "He is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us."

That's the heartbeat behind our upcoming spiritual journey—IMAGINE MORE TOGETHER. This journey is not simply about setting goals or making plans; it's about opening our hearts to the God who does more. More than we could ever envision on our own. More than we can accomplish in our own strength. More than we could ever dare to dream — when His power is at work within us.

Over the coming weeks, we will gather around God's Word in worship and in our Engage Groups, and spend intentional time in prayer, asking Him to stretch our faith and expand our vision. IMAGINE MORE TOGETHER is our opportunity to lean in as one body, seeking the Lord's leading for our future and stepping out in faith to follow Him. We believe God wants to do more than we could ever ask or imagine, and He delights to do it through His people when we walk by faith.

We invite you to join us wholeheartedly in this journey. Pray with us. Believe with us. Step forward with us. Together, let's imagine more—and trust God to do what only He can do.

With joy and anticipation,

Pastor Darryl







A LOOK BACK

In February 2002, four families gathered with nothing but prayer, faith, and a God-sized dream. There were just eight people—no meeting place, no money, not even a church name. But what they did have was a burning vision: to create a church where people could take real steps of faith and discover life in Jesus.

On September 8, 2002, that dream came alive as Stafford Crossing Community Church held its very first worship service at Stafford High School. God was just getting started. In January 2009, He provided a miraculous gift—54 acres of land that would one day become our church home. On July 29, 2012, we dedicated our first building on that land. Then, in 2018, God made possible our first campus expansion, which included the addition of what is now Room 110 and our administrative area.

But hear this clearly: our mission has never been about more buildings, land, or square footage. From the beginning, it has always been about people—people taking bold steps with Jesus.

And what a story God has written! We have seen lives transformed by His power—people meeting Jesus for the first time, believers growing into full devotion, and countless testimonies of His grace: broken marriages restored...crippling addictions defeated... financial struggles redeemed with hope...the lonely finding community...the selfish becoming servants...the guilty overwhelmed by grace and forgiveness. Through it all, one truth shines: God has been faithful. And He is not finished yet.





Every Sunday, God is bringing people through our doors—new families exploring faith, longtime members growing deeper, and friends eager to connect. And every Sunday, our foyer tells us the same story: we've outgrown it.

Our foyer is the first space people step into. It's the place where conversations happen, where new guests decide in those first few moments if this could be home, and where friendships take root over a simple smile, handshake, or cup of coffee. Yet right now, this vital space is crowded, rushed, and often overwhelming. Families squeeze past each other, conversations get cut short, and many people slip in and out without ever making a connection. Our foyer has the potential to be more than just a hallway or a passing space.

For our students, the foyer should be a place of connection, encouragement, and belonging. Imagine them walking into CAYA on Sunday evenings and being met with familiar faces, space to sit and talk, and adults who take the time to listen and invest in them. The foyer can be a hub where students gather—sharing life, laughing together, and building friendships that carry into the week.

Right now, our foyer limits our ability to host community events in a meaningful way. While we long to be a true gathering place—a hub where relationships are formed and where people can take steps toward spiritual growth—the reality is that our current foyer is too small, too crowded, and too limiting. Instead of fostering connection, it often forces people to hurry through, leaving little room for conversation, hospitality, or community-building moments.





A LOOK A HIGH A LOOK A

That's why we believe God is calling us into this new season—IMAGINE MORE TOGETHER. This is about more than bricks and mortar. It's about creating more space where community can flourish and lives can be changed. More space to linger. More space to meet someone new. More space to share a story, pray for a need, or welcome someone who's walking into church for the very first time.

Imagine walking into a foyer that allows space for every person to feel seen, welcomed, and invited into the life of our church family. A place where guests immediately feel at ease and see a smiling face ready to welcome them. Imagine a space designed not just for passing through, but for staying, sharing, and growing together. A place where students hang out, building friendships and being encouraged in their faith. A place where families connect with other families, where conversations lead to prayer, and where no one has to rush out the door. That's the vision before us—and it's one worth stepping into, together.

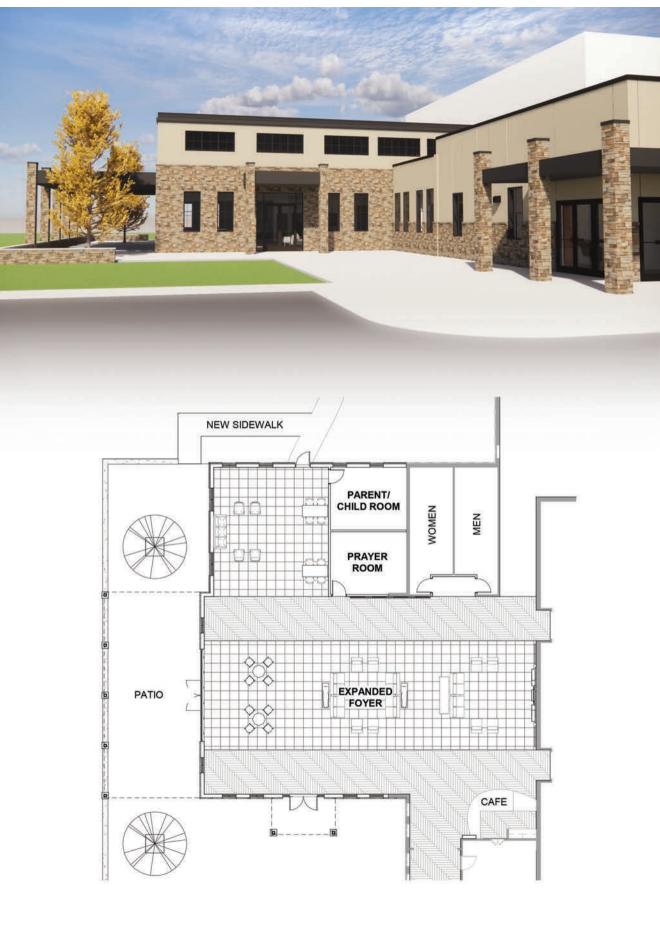
Imagine our foyer hosting community events that draw people in, foster deeper connections, and make Stafford Crossing a better gathering place. Better space to serve, better opportunities to connect, and better pathways for people to take spiritual steps. Expanding our foyer is about stronger connections, stronger community, stronger opportunities for people to take their next spiritual steps.

Through IMAGINE MORE TOGETHER, we are creating room for God to do immeasurably more—through us and in us—as we open our doors wider and our hearts deeper to the people He brings our way.











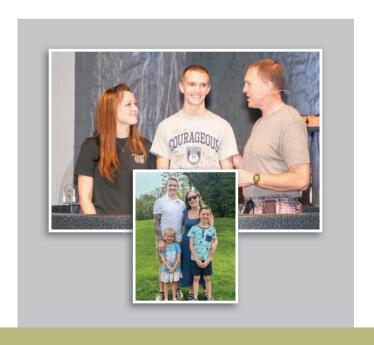
FROM STAFFORD CROSSING

Stories

Andrew and Laura Conklin

I (Laura) started coming to Stafford Crossing 22 years ago, when I was a freshman in high school. The foundation I received has guided me ever since. About 13 years ago, I brought my now husband, Andrew, to church, where he came to trust and follow Jesus. Since then, Stafford Crossing has equipped us as parents, strengthened our marriage, and deepened our faith. I'm so thankful for all God has done in my life through this church.

I (Andrew) grew up in a Catholic church but walked away as a teenager. Years later, when I was stationed at Quantico, I met Laura. She invited me to Stafford Crossing, and for the first time, I truly wanted a relationship with God. Soon after, Pastor Darryl married us, and we began faithfully attending together. Through small groups and the Alpha course, my questions were answered, and I gave my life to Jesus—on my 26th birthday! Later, when I was baptized, I was able to share my story and faith with my family. Now, as parents of two, we are grateful that our kids get to watch our faith grow. Stafford Crossing has transformed our lives, and we are eternally grateful.



FROM STAFFORD CROSSING

Ann Baidwan

As someone who didn't grow up Christian, God was more of an idea to me. I remember believing there was a God since I was a child, but I definitely didn't have a relationship with Him. My medical training brought me to Fredericksburg, where I made a friend one day last year. After meeting me only once, she asked me if I wanted to go to church with her. This was the invitation I had been waiting for. I attended a Christmas Eve service at Stafford Crossing by myself, and even though I was nervous, after listening to the message, I left thinking, "I can't wait to come back."

Over the next few months, I spent time learning more about Jesus. I bought my first Bible, started attending church, and learned from role models. The issues that troubled me throughout most of my life, including deep-rooted anxieties and insecurities, now felt different; they didn't have the same hold on me. I decided that I wanted a relationship with Jesus, and I placed my trust and repentance in Him. I have not looked back since.

If you had known me even a year ago, you would never have imagined this. But I have never felt freer, more fulfilled, or more purposeful than I do in this new life knowing Jesus. He is the only way to know true peace. Jesus rescued me, and I am eternally grateful to Him.



EACS

What is at the heart of IMAGINE MORE TOGETHER?

IMAGINE MORE TOGETHER is a spiritual journey very similar to others we have taken (where Sunday messages, Engage Group studies, and a prayer guide focus on the same themes), with the additional challenge to be generous financially for our campus expansion project and the removal of the debt on our original building.

Why do we need this campus expansion?

Our foyer is the first step into our church family—a place for smiles, conversations, and connections. But today it's crowded and rushed, leaving many without meaningful interaction. With more space, it can become a hub of welcome and belonging for guests, families, and students—a place to connect, grow friendships, and find community.

What is the general scope and focus of the campus expansion?

The 3,000 sq. ft. foyer expansion creates three key opportunities for ministry. First, a spacious 2,500 sq. ft. foyer addition designed for connection—where conversations flourish and community grows. Second, a 500 sq. ft. prayer room, offering a quiet place for personal prayer and care. Third, a 500 sq. ft. parent-child room, giving families a comfortable space to engage in worship. More than square footage, these spaces embody hospitality, foster growth, and help every person feel seen, known, and loved.

How will we pay for this campus expansion?

We will fund this vision through a three-year capital campaign beginning in late 2025. IMAGINE MORE TOGETHER invites our church family to give above and beyond regular tithes so we can expand our campus, eliminate debt, and step boldly into the future God has for us.

Is a church capital campaign biblical?

The first capital fundraiser is detailed in Exodus 25:1-9. "The Lord said to Moses, 'Tell the Israelites to bring me an offering, you are to receive the offering for me from each man whose heart prompts him to give.' So God Himself told Moses to take up an offering for the purpose of building the tabernacle." Notice that each person was to pray and give as they were led. In 1 Chronicles 29, King David gives an offering for the building of the Temple. In verse 3, David says, "Besides, in my devotion to the Temple of my God, I now give my personal treasures of gold and silver for the Temple of my God over and above everything." David then encourages everyone to contribute to the project. Through these stories and other passages, we see that financial decisions are always spiritual first and then financial.

FREQUENTLY ASKED QUESTIONS

Will the campus expansion project add to our current debt?

No long-term debt will be incurred for this project. A short-term loan may be necessary as we start the project. That loan will be paid as money is received from the IMAGINE MORE TOGETHER capital campaign. If this vision is fully funded, then we will be debt-free by the end of 2028.

What are the financial needs?

Our goal for IMAGINE MORE TOGETHER is bold—\$2.5M: \$1.5M to create space for community and connection to flourish, and \$1M to pay off our current debt—allowing us to invest even more into people, mission, and the future God is calling us to.

When does IMAGINE MORE TOGETHER start?

IMAGINE MORE TOGETHER launches on Sunday, November 2—a day that will mark the beginning of an exciting new journey for our church. On that very same week, our Engage Groups and prayer focus will also kick off, uniting us in worship, prayer, and community as we seek God's vision together.

When will construction begin?

Our desire is to break ground as soon as possible in **2026**. Once construction begins, we anticipate about six months of building before we can step into these new spaces and see the vision of IMAGINE MORE TOGETHER become reality.

How do I determine what God wants me to give?

Our prayer is that each of us will take time to sincerely ask God, "Lord, how do You want me to use what belongs to You?" This journey is not about equal gifts, but about equal sacrifice—each one of us responding in faith and generosity as God leads. Not everyone can give the same amount, but everyone can play a vital part. When we all step forward together—trusting God, stretching our faith, and giving sacrificially—we will see Him do far more through IMAGINE MORE TOGETHER than any of us could ever do alone. Our JOURNEY GUIDES contain helpful tools to support our spiritual journey as we discover what God wants to do through each of us.

When do I begin to give?

All the details of how you can be a part of IMAGINE MORE TOGETHER will be shared in November. We will have an announcement of how God has moved on Sunday, December 14. On that Sunday, we will receive a portion of each person's commitment as a First Fruit Offering. You will be able to give weekly, monthly, or quarterly over the next three years toward your commitment. Personal financial commitments will NOT be made public or shared in any way. We also understand that life circumstances can shift our ability to give generously in negative and positive ways. If you need to change your commitment, then please email Kathy Cosner at kathy@staffordcrossing.org.



Studies

In this spiritual journey of IMAGINE MORE TOGETHER, Engage Groups play a vital role. They are one of the most meaningful ways we live out being "together" as a church family.

Each study you explore in your Engage Group is designed with two key segments. The first focuses on what we long to receive more of from God — community, salvations, unity, and holiness. Through Scripture, we'll discover how to experience these blessings more fully, both personally and as a church.

The second segment turns to the book of Nehemiah, where we see how God used Nehemiah to unite and lead His people in rebuilding the walls of Jerusalem. These lessons provide powerful insight for us as we consider how to work together in our own mission. As we IMAGINE MORE TOGETHER, Nehemiah's story reminds us of what God can accomplish through His people when they are united in faith and purpose.

MORE community

As we embark on this spiritual journey, pursuing more from Jesus, we focus on community and fostering stronger relationships. In the Bible, we discover a God who desires a relationship with us and created us with the capacity for deep and meaningful relationships with one another.

1.	Briefly tell about a time when you had an awesome community and impactful connection with a group of people. What do you think made it such a great community?
_	
2.	Scripture describes the church as one body with many parts (1 Corinthians 12).
	a. What unique gift, perspective, or resource do you bring that could serve this group better?
	b. How can we draw out and celebrate each other's contributions?
3.	Jesus said, "By this everyone will know that you are my disciples, if you love one another" (John 13:35 NIV).
	a. What does "love one another" look like in everyday life for us?

	b. How could we raise the bar in how we care for each of	other this month?
4.	4. In Galatians 6:2, Paul talks about carrying one anothe of Christ.	r's burdens fulfills the law
	a. What burden are you carrying right now that you cou	uld share with the group?
_	b. What's a practical way our group can help shoulder t	hat burden?
5.	5. In Acts 2:42-47, believers shared meals, prayed togeth generously.	ner, and gave to each other
	a. Which of those practices is our church doing well? Sh	nare examples.
_	b. Which ones need more attention, and how can we do the	hat better starting this week?
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6.	Think about the difference between being "friendly" and being "deeply connected."
_	a. Where do you see yourself on that spectrum within the church?
	b. What next step would move you closer to a deeper connection?
	FOCUS ON NEHEMIAH
7.	When you think about preparing for a trip or a project, do you get more excited or more irritated by the process? Why?
_	
8.	Read Nehemiah 1:1-4.
8.	Read Nehemiah 1:1-4. a. What does this tell us about spiritual preparation for our new initiative?
8.	

	b. How have you participated in fasting and prayer for something before? How did that experience impact you?
_	c. Will you commit to daily prayer and fasting from one meal each week during this journey?
9.	Looking at Nehemiah 2: a. How does Nehemiah show wisdom in his preparations for the work he would be doing in Jerusalem?
	b. Where is the balance between wise preparation and stepping out in faith?
	c. What can you do to prepare yourself for this spiritual journey?

MORE salvations

Nothing is more important or more exciting than seeing lives changed by Jesus. We are deeply thankful for the hundreds of lives that have been changed by Jesus over the years at our church, but we are far from being satisfied. We want to see hundreds more come to faith in Jesus and hundreds more experience His life-changing power!

	being rescued from danger? Briefly tell the story.
2.	Read Genesis 2:15-17 and 3:1-7. What stands out to you in these verses about humanity's fall into sin?
3.	According to Romans 5:12, how are we still feeling the consequences of Adam's sin in the garden?
4.	What do Romans 10:9-10 and Ephesians 2:8-9 tell us about God's solution to rescue us from our sin?

5.	Briefly tell your story of putting your faith in Jesus and becoming His follower. Who influenced you in that process and decision?
6.	Read Matthew 28:18-20 and Acts 1:6-8.
	a. What do they tell us about the message of Jesus reaching people?
	b. How would you explain salvation in simple terms to someone who has never heard the Gospel?
7.	What obstacles do you personally face in telling more people about Jesus? How can you overcome that obstacle?
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8. Who is one person you can pray for daily, looking for an opportunity to tell them (or tell them again) about Jesus?
FOCUS ON NEHEMIAH
Sharing the Good News of Jesus with those who need to hear it is a mission that requires every one of us. Nehemiah demonstrates the power of everyone participating in a mission.
9. What do you notice about the wide variety of people mentioned in Nehemiah 3? What does this tell us about the role we can each play in God's mission?
10. In Nehemiah 3, we read that everyone had a section of the wall to work on.
a. How does this speak to the level of participation needed in our mission to spread the Good News of Jesus?

b. What "section of the wall" has God put in front of you right now?
c. How are you going to participate in spreading the Good News in your "section of the wall"?

MORE unity

Our world is naturally divisive, and conflict abounds everywhere. Humanity is great at picking sides and standing in opposition to the other side. Whether it is nations, ideologies, sports teams, or the orientation of toilet paper in the holder, we live in disunity. That's what makes unity even more important and amazing within the church. Our unity should be a beacon of God's goodness to our divisive world.

1.	factors or dynamics made that unity so strong?
2.	John 17:20-23 (NIV) says, "I do not ask for these only, but also for those who will believe in me through their word, that they may all be one, just as you, Father, are in me, and I in you, that they also may be in us, so that the world may believe that you have sent me. The glory that you have given me I have given to them, that they may be one even as we are one, I in them and you in me, that they may become perfectly one, so that the world may know that you sent me and loved them even as you loved me."
	a. Why do you think Jesus focused on unity in His prayer for us?
	b. What is the basis for our unity in Jesus' prayer? Why is true unity impossible without this basis?

	c. What is the outward impact of our unity in verse 23? Why would unity have this impact?	e
3.	Ephesians 4:1-3 (NIV) says, "As a prisoner for the Lord, then, I urge you to live life worthy of the calling you have received. Be completely humble and gen be patient, bearing with one another in love. Make every effort to keep the urge the Spirit through the bond of peace."	tle;
	a. What does the instruction to "maintain" the unity of the Spirit in verse 3 tell about the nature of unity?	l us
	b. How do verses 1-2 feed into our unity and our ability to maintain unity?	
4.	What are some barriers to unity you have observed or experienced in yo church relationships? Were those barriers overcome? If so, how? If not, why r	

5.	How is unity different than uniformity? Why is that distinction important?
6.	Our differences can make our unity stronger or be a source of disunity. How can we ensure they help rather than hurt our sense of unity?
	FOCUS ON NEHEMIAH
7.	Briefly share about a time that you faced opposition in some task or project.
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8.	In Nehemiah 4, the Israelites faced opposition in their work to rebuild the city walls. What do we learn about facing our own opposition in the following verses? a. Verses 4-5

b. Verses 6
c. Verses 9-14
9. How might we face opposition as a church as we enter this journey to IMAGINE MORE TOGETHER?
10. Will you commit to praying often for the unity and strength of our church as we take this journey? Take time to pray for these things as a group right now.

MORE holiness

God's holiness can be called a keystone attribute because His holiness impacts every other aspect of His character. His holiness makes His love perfect. His holiness makes His wrath just and His mercy righteous. As followers of Jesus, we are called to give our best each day as we follow Him faithfully. Part of this is learning and choosing to live a life of increasing holiness.

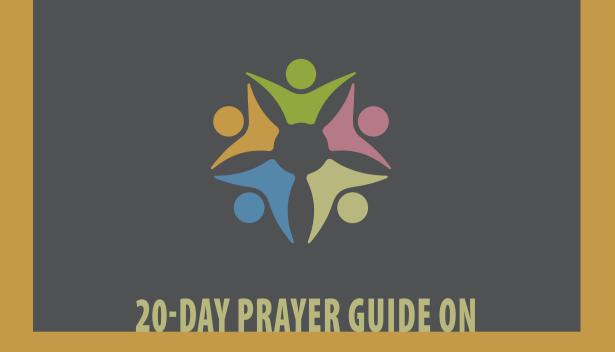
1.	One meaning of the term "holy" is set apart for a special purpose. Were there certain objects in your home growing up that were set apart for special purposes and never used otherwise?
2.	Holiness is also defined as morally pure and perfect. How do you think of holiness when you read it in the Bible?
3.	Isaiah 6:1-7 gives us a rare glimpse into God's holy presence.
	a. What stands out to you in this vision of God?

	b.	Of all the things the seraphim could say about God, why do you think God has them declaring His holiness?
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4.		ad Hebrews 12:14 and 1 Peter 1:14-16. Verses like these call us to live holy lives we follow Jesus.
	a.	Why is living a "holy life" different than just being a "good person"?
	b.	Since holy means morally pure and perfect, how does this shape our goal of living holy lives?
	c.	Since holy means set apart for a special purpose, how do we live lives that are set apart for God?
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5. What is one area in your life where God may be calling you to greater hole	liness?
6. How can you practically live a life that is more "set apart" for God in your d	aily life?
FOCUS ON NEHEMIAH	
Sharing the Good News of Jesus with those who need to hear it is a miss requires every one of us. Nehemiah demonstrates the power of everyone partin a mission.	
7. Read Nehemiah 5:6-13 and discuss how Nehemiah's determination to ho shaped his leadership. How can we have this determination to honor Go initiative?	

ENGAGE GROUP STUDIES

8.	How does Nehemiah show determination against distraction in 6:2-4?				
	a. What kinds of things can become distractions in our lives as we participate in IMAGINE MORE TOGETHER?				
	b. What tends to weaken your determination more—outside factors or internal struggles? How can we resist all of these distractions?				



Growing Generosity

For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people.

2 Corinthians 8:3-4 (NIV)

How to Use This Stewardship Prayer Guide

This guide provides twenty daily readings, each exploring God's call to Christians to become stewards of His bountiful provision. They are intended to encourage, challenge, and instruct us.

Money is a sensitive issue in our culture, yet it is central to our commitment to Jesus and a yardstick by which we measure our understanding of grace. Explore the wide range of biblical teaching about our hearts' attachment to the treasures of this world. Experience why Christian giving is such an adventure. Most of all, renew your heart and change your life by soaking in the Gospel hope, which motivates us to live for His glory and to care for others.

Each day's reading consists of three parts: a key thought, a passage to reflect on, and a prayer prompt. Take time each day on our spiritual journey, IMAGINE MORE TOGETHER, to read and meditate. The passages are relatively short, so take time to consider each phrase. Then pray for a genuinely transformed life, one you can live as Jesus lived, praising Him for His goodness.

20-DAY PRAYER GUIDE



➤ Monday, November 3

God's Generous Heart

God's generosity is seen most clearly in giving His Son. Our giving flows out of receiving that gift.

John 3:16-17 (NIV)

"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him."

Prayer:

Lord, thank You for Your generous love that makes salvation available to me. Soften my heart to reflect Your generosity toward me.

➤ Tuesday, November 4

Everything Is a Gift

Nothing we have is ours by merit. Everything we have is a gift from God.

James 1:16-17 (NIV)

"Don't be deceived, my dear brothers and sisters. Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows."

Prayer:

Lord, You are a faithful and good God. Teach me to see everything I have as a gift from You. Help me to see how I can be generous like You.

GROWING GENEROSITY

Wednesday, November 5

Trusting God's Provision

Fear of lack often blocks generosity, but God promises to provide abundantly.

Philippians 4:19-20 (NIV)

"And my God will meet all your needs according to the riches of his glory in Christ Jesus. To our God and Father be glory for ever and ever. Amen."

Prayer:

Lord, help me trust that You will supply all my needs. Teach me to be generous in faith rather than withhold it in fear.

➤ Thursday, November 6

Breaking Greed and Fear

Greed and insecurity close our hands, but contentment opens them.

Hebrews 13:5 (NIV)

"Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Prayer:

Lord, remove any greed in my life. Teach me to be content in You so I can live with open hands.

➤ Friday, November 7

Joyful Giving

God delights in giving that flows from joy, not guilt or obligation.

2 Corinthians 9:7 (NIV)

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Prayer:

Lord, how do You want me to respond to the IMAGINE MORE TOGETHER journey? Fill my heart with joy in this giving, not obligation.

20-DAY PRAYER GUIDE



➤ Monday, November 10

Impact with Eternal Value

Our giving can shine light that draws people to glorify God.

Matthew 5:16 (NIV)

"In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven."

Prayer:

Lord, show me how my generosity can help create a space at church where Your name is glorified and people encounter You.

➤ Tuesday, November 11

Treasures in Heaven

Where our treasure goes, our heart soon follows.

Matthew 6:19-21 (NIV)

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Prayer:

Lord, help me value eternal treasure more than temporary possessions. Show me how I can grow my riches in eternity, as Jesus said. I want my heart to be set on Your kingdom more than on this life.

GROWING GENEROSITY

➤ Wednesday, November 12

Stewarding God's Gifts

God gives us time, talents, and resources to serve others.

1 Peter 4:10 (NIV)

"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."

Prayer:

Lord, thank You for all the gifts You have given me. Show me how to maximize these gifts for Your kingdom purposes.

➤ Thursday, November 13

Wisdom in Giving

Not all giving opportunities are of equal value—God will guide us to give where it matters most.

James 1:5 (NIV)

"If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you."

Prayer:

I want to make the biggest impact for You in my giving. Please give me wisdom to give in ways that honor You.

➤ Friday, November 14

Simplicity and Generosity

Living with simplicity frees us to live generously.

Philippians 4:11-12 (NIV)

"I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want."

Prayer:

Lord, teach me to find my contentment in You, whether I have much or little. In every circumstance, align my spending habits to embrace a lifestyle of generosity.

20-DAY PRAYER GUIDE

- WEEK3 -

➤ Monday, November 17

Attentive to Needs

Generosity begins with noticing the needs right around us.

Philippians 2:3-4 (NIV)

"Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others."

Prayer:

Lord, make me attentive to the needs of others today.

➤ Tuesday, November 18

Sharing More Than Money

True generosity includes our time, attention, and encouragement.

1 Timothy 6:17-19 (NIV)

"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Prayer:

Lord, teach me to be generous with more than just money—but with my whole being.

GROWING GENEROSITY

➤ Wednesday, November 19

A Generous Household

Families can grow in generosity together, modeling it for the next generation.

Joshua 24:15 (NIV)

"...But as for me and my household, we will serve the Lord."

Prayer:

Lord, grow a spirit of generosity in my family that will extend to future generations.

➤ Thursday, November 20

A Generous Church

The early church was marked by radical generosity that advanced the Kingdom of God.

Philippians 4:15-16 (NIV)

"Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; for even when I was in Thessalonica, you sent me aid more than once when I was in need."

Prayer:

Lord, thank You for my church family. Grow a spirit of radical generosity in our church, like the Philippians, that is catalytic for Your Kingdom.

➤ Friday, November 21

Unity Through Generosity

Generosity creates unity in the body of Christ when no one is left out.

Acts 2:44-45 (NIV)

"All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need."

Praver:

Lord, grow my heart of compassion and concern for those in need. Use my giving to build unity and meet needs in Your church.

20-DAY PRAYER GUIDE



➤ Monday, November 24

Attentive to Needs

Generosity reflects the Gospel: we give because we have freely received.

Matthew 10:7-8 (NIV)

"As you go, proclaim this message: 'The kingdom of heaven has come near.' Heal the sick, raise the dead, cleanse those who have leprosy, drive out demons. Freely you have received; freely give."

Prayer:

Lord, You have given me so much in Jesus. Let my generosity reflect Your Gospel, pointing others to Jesus.

➤ Tuesday, November 25

Generosity to All

God calls us to generosity even toward those who cannot repay us.

Luke 6:35 (NIV)

"But love your enemies, do good to them, and lend to them without expecting to get anything back."

Prayer:

Lord, make me generous to strangers and even enemies.

GROWING GENEROSITY

➤ Wednesday, November 26

A Blessing in Giving

Scripture reminds us that God loves a cheerful giver, and when we release what He has entrusted to us, we open ourselves to His abundant blessings. The blessing is not always financial; often it's the deep joy, peace, and freedom that come from trusting God more fully.

Acts 20:35 (NIV)

"In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive."

Prayer:

Lord, I know that everything I have is a blessing and gift from You. Show me how I can receive a new kind of blessing as I give generously.

➤ Thursday, November 27

Hidden Generosity

Secret giving reminds us that generosity is for God's glory, not our own.

Matthew 6:3-4 (NIV)

"But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you."

Prayer:

Lord, show me ways to give anonymously so You are glorified and I receive acknowledgment from You alone.

➤ Friday, November 28

Generosity Combats Selfishness

Generously giving diminishes the power that money can have on our hearts.

Psalm 119:36 (NIV)

"Turn my heart toward your statutes and not toward selfish gain."

Prayer:

Lord, I never want the treasures of this life to have power over me. Help me to give generously so that my heart will be free to focus on You.

GENEROSITY JOURNEY

The Generosity Journey helps us see how God can use our resources to build His Kingdom and shape our hearts to be more like His. This tool focuses on the condition of our hearts further transforming us into the likeness of Christ. Each step of the journey represents growth in a lifestyle of generosity and sacrifice. These are not steps you slowly ascend to get to God, but rather a way to evaluate your growth in generosity. The Apostle Paul encourages us to grow in every facet of our walk with Christ, including the grace of giving (2 Corinthians 8:7).

Consistent Giver

This type of giver is someone who decides to give something and does so on a consistent basis. This often requires planning, and sometimes this might be a reason for someone to set up recurring gifts online or to become disciplined in giving through the weekly offering. Take this step boldly because of who God is and what He has done!

Initial Giver

This type of giver is someone who decides to give for the first time. This is someone who decides to give something and trusts God and the church leaders with their gift.

Sacrificial Giver

This type of giver begins to ask questions like, "Am I giving in a way that changes me? Am I giving in a way that causes my lifestyle to be different to reflect the transformation Jesus is making in me?" This giver no longer asks, "God, how much are You asking me to give?" but boldly asks, "God, how much are You asking me to keep?" They release the rest for Kingdom purposes, making a lifetime or long-term giving commitment that shapes their major decisions—homes, cars, investments, and beyond. Take this step with unwavering conviction because of who God is and what He has done!

Significant Giver

This type of giver transforms their giving into a disciplined, intentional act of obedience. They ask questions like, "How might tithing impact my faith, trust in God, or financial habits? Should tithing come before paying bills, debts, or saving?" It's a journey from offering God something consistently to faithfully tithing — giving a dime of every dollar earned to Him. Take this step with unyielding devotion because of who God is and what He has done!





Commitment Guide

How to Make a Commitment

Remember that this is a spiritual commitment to the LORD before it is a financial commitment to Stafford Crossing Community Church.

Giving, like everything else in the Christian life, is rooted in God's grace. In fact, the Apostle Paul said that we should see to it that we 'excel in the grace of giving.' Just as we aspire to grow in our prayer life and our character, we are called to grow in the grace of giving. IMAGINE MORE TOGETHER is an invitation for you to go deeper into this grace from God.

Please Remember:

- No one is under compulsion to give. Stafford Crossing is a grace-filled, shame-free church, and everyone should feel free from any pressure. Don't feel obligated. Give cheerfully, not reluctantly or under compulsion.
- Giving is an act of faith. IMAGINE MORE TOGETHER gives us an opportunity to take God at His Word. We need to ask God to guide our hearts and reveal His role in this vision. When we put Him first, He will lead us to give in a way that reflects our gratitude for His blessings.
- No gift is too big or too small when it is proportionate to income and assets and sacrificial to our standard of living. Think in terms of equal sacrifice, not equal gifts. Your gifts may look different than someone else's.
- Giving is an expression of praise to God, love for the world, and confidence in God's Word. Challenge yourself and trust God; you never know how this spiritual journey might grow your faith as you give sacrificially.

May IMAGINE MORE TOGETHER help each of us break through to new levels of intimacy with Jesus. Thank you for joining us on this journey.

WHAT'S YOUR PART OF IMAGINE MORE TOGETHER

Our goal is for 100% of the people who call Stafford Crossing home to support the IMAGINE MORE TOGETHER vision with their hearts and resources. Sacrificial giving will look very different from one person to the next, but what matters is that we are united as we take this step of faith together. We hope these tools can help you make a gift that brings you joy and peace.

GO SLOW.

Don't rush your decision. Allow God to speak to you during this five-week journey.

PRAY DAILY.

Pray each day that God will guide you towards your level of participation in IMAGINE MORE TOGETHER.

GATHER YOUR PEOPLE.

Gather as a family (involve even young children in the conversation) or with a group of trusted friends to talk about your participation. Brainstorm and discuss creative ways (listed in the next section) that you could allocate or free up resources. We encourage you to also use the Bible studies we've included with your Engage Group or around the dinner table with family and friends.

STRATEGIES FOR

THINKING CREATIVELY

For many of us, it will take some shifting of priorities and reallocation of resources to participate in IMAGINE MORE TOGETHER. Here are some ideas on how to do that creatively:

DECREASE SPENDING

What are some of the weekly splurges in your life that you could probably do less often? Fancy coffee or smoothies? Eating meals out? "Target Runs" for milk that turn into full shopping carts? Amazon boxes showing up on your porch daily? By simply being mindful of your weekly expenses and finding ways to decrease your spending (sticking to your list), your savings can add up.

DELAYED EXPENDITURES

Postponing major expenditures such as automobiles, home projects, or trips provides substantial giving opportunities. Would you pray about delaying those plans and instead allocating the funds toward this vision?

DO-IT-YOURSELF PROJECTS

What are some things in your life that you typically "hire out" instead of doing yourself? Maybe it's the lawn or painting. Maybe it's making your lunch a few days a week instead of eating out. Perhaps it's basic plumbing or carpentry. Not only could you save money by hiring yourself for the job, but you could also gain the satisfaction that comes from accomplishing a new skill.

DONATE ASSETS

A great way to contribute is to give existing assets. Giving the asset (e.g., Real estate, stock, gold) to Stafford Crossing and then allowing the church to sell it eliminates potential capital gains taxes and may increase after-tax proceeds. Please contact Kathy Cosner at kathy@staffordcrossing.org to discuss the viability of the asset.

DIVERTED-FUNDS GIFTS

Freeing up funds currently allocated to other areas of spending enables a person to increase their giving to God's work. Diverting funds from entertainment, dining out, dues, subscriptions, gifts, allowances, or transportation can lead to lifestyle adjustments that impact one's giving.

continued on next page...

STRATEGIES FOR THINKING CREATIVELY continued...

CASH FLOW GIFTS

Smaller gifts add up! By giving smaller amounts at higher frequencies—such as weekly, semi-monthly, or monthly—large gifts can be achieved in smaller steps. Using electronic funds transfers can be beneficial when making these gifts.

INCOME-PRODUCING ASSETS

Interest income, payments from rental properties, or monies from other income-producing assets provide a source for increased giving.

SALE OF ASSETS

The sale of major assets, such as a house, car, land, or business, provides a source of available income for giving.

RAISES/BONUSES/TAX REFUNDS

Contributing raises, bonuses, and tax refunds are also creative methods that can be used to increase giving.

FREEDOM FROM DEBT

Looking ahead to the next three years, you may discover that debt obligations will be fulfilled. This frees up revenue for additional giving.

UNIQUE-SKILLS INCOME

Some people have marketable hobbies or skills that enable them to give from those new profits.

SAVINGS AND ANNUITIES

Savings for special projects, retirement, or a "rainy day" may offer a resource for increased giving. We often realize that a portion of our savings may safely be given to the work of God's Kingdom through our church.

SPECIAL TAX-FREE IRA GIFTS

Using a Traditional IRA

If you are 70.5 years old or older, you can donate up to \$108,000 per year to Stafford Crossing without incurring a penalty or tax liability. A qualified charitable distribution (QCD) gift from a traditional IRA can assist in satisfying a required minimum distribution (RMD) and may lower your overall tax liability. Remember that for preferable tax treatment, a gift from a traditional IRA should pass directly to a beneficiary and should not pass through an intermediate account.

— Commitment Guide —

Using a Roth IRA

If you are 59.5 years old or older, you can make a tax-free withdrawal in any amount from your Roth IRA and donate to Stafford Crossing. Regardless of your age, you can withdraw your annual IRA contribution amount and donate to Stafford Crossing without incurring a penalty or tax liability.

NOTE: Any discussion of tax treatment is not intended as and should not be considered tax advice. For personal tax advice, consider consulting with a professional tax advisor. Donors may include 100% of the market value of many non-cash assets as a charitable contribution if the asset is held for more than one year.

A look at one family's commitment to increased giving

Activity	Week	Year	3 Years
Eliminate family meal out	\$30.00	\$1,560.00	\$4,680.00
Reduce Christmas budget		\$500.00	\$1,500.00
Reduce vacation budget		\$250.00	\$750.00
Delay car purchase for six months		\$3,000.00	\$3,000.00
Reduce entertainment budget		\$170.00	\$510.00
Eliminate 1 cup of coffee/day	\$10.00	\$520.00	\$1,560.00
THREE-YEAR TOTAL			\$12,000.00
In addition, we will con budget and the ongoi			

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:7 (NIV)

HOW TO MAKE A 3-YEAR COMMITMENT

Our commitment celebration worship service — known as "Commitment Sunday" — will take place on November 30. On this day, we will have the opportunity to be a part of IMAGINE MORE TOGETHER through God's vision for Stafford Crossing by turning in our commitment cards.

A commitment card can be found in the back of your JOURNEY GUIDE. Hard copies can be picked up at Stafford Crossing throughout the month and will be distributed in worship on November 23 and 30. Bring your commitment card with you to worship (or complete it and take a picture with your phone for reference). You can also scan the QR code to submit your commitment card digitally



FULFILLING YOUR COMMITMENT

IN PERSON

If you choose to include your IMAGINE MORE TOGETHER gift along with your tithe/offering during worship services, simply drop the check or cash in the offering basket along with a note that indicates how the funds should be divided between your regular giving and IMAGINE MORE TOGETHER.

ONLINE AT staffordcrossing.org/giving

To make a secure donation using Stafford Crossing's online giving system, visit staffordcrossing.org/giving. Select "Give Now" to make a donation using your debit/credit card or e-check withdrawal from your checking or savings account. Make sure to select your Stafford Crossing's IMAGINE MORE TOGETHER fund. You can make your gifts one at a time or schedule recurring payments. (Note: Stafford Crossing pays approximately 3% fee for each credit/debit transaction. Your gift can go further by paying through your online bill pay or with an e-check.)



ONLINE BILL PAY

Through your bank's online bill pay system, you may set up one-time or recurring payments directly from your bank accounts. Please be sure to designate IMAGINE MORE TOGETHER in the memo line.

MAIL

If you choose to mail your gift to Stafford Crossing, please be sure to include IMAGINE MORE TOGETHER in the memo line and mail it to:

Stafford Crossing Community Church

1420 Forbes Street Fredericksburg, VA 22405

STOCK

Contact Kathy Cosner at kathy@staffordcrossing.org to discuss stock options.

OUR PART

We are so grateful to be united on this mission with you. Here's what you can expect from us:

- 1. Answers to any questions you may have as you discern your gift. Email darryl@staffordcrossing.org or dave@staffordcrossing.org with any questions or call our office at 540.656.2040. Darryl and Dave would welcome the opportunity to answer any questions for you.
- 2. A copy of your commitment for your records that includes information on how to keep track of your giving progress and our overall campaign progress.
- 3. Frequent updates on how our project is progressing and how your giving is making an impact.

Your faithfulness is what makes the weekly ministry of Stafford Crossing possible.

HOW DOES THIS RELATE TO MY 'NORMAL' CHURCH GIVING?

IMAGINE MORE TOGETHER is an invitation to give above and beyond our normal monthly giving. And it's rooted in two principles we see in the Bible about giving. First, our giving is to be proportionate. That means that not everyone will give the same amount. The Bible is clear that to whom much is given, much is expected (Luke 12:48). God has given us so much, entrusted us with so much, and Scripture invites us to give in proportion to what God has given us.

The second principle is that we are to give sacrificially – that is, a gift that really costs us something. Jesus tells the story of a widow who gave just two coins. For her, this small amount was sacrificial — meaning it was a real stretch for her to give (Luke 21:1-2).

Our weekly tithes—giving God the first dime of every dollar of our income—sustain the ongoing ministries and daily operations of the church. For those who give regularly to Stafford Crossing, we hope you will continue that spiritual discipline. Your faithfulness is what makes the weekly ministry of Stafford Crossing possible. But with this exciting vision of IMAGINE MORE TOGETHER, we are asking everyone to prayerfully consider giving above and beyond their regular tithe. We hope you will ask God what kind of commitment He might be asking you to make that would be both proportional and sacrificial.

MARK YOUR CALENDAR FOR SUNDAY, NOVEMBER 30!

During worship, our church family will turn in our commitment cards together, celebrating how God has guided us on this journey. (We will continue to receive cards in the coming weeks.) As we put our faith into action, we will get to watch God as He fulfills His vision for Stafford Crossing Community Church.



Ephesians 3:20

Stafford Crossing Community Church

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