

# UUSE Giving Guide

## How Much Should I Give?

As part of our Annual Appeal, we are providing in the chart below a range of suggested giving guidelines. We realize that everyone's financial circumstances differ. Some may be unable to contribute at these proposed amounts, while others may be able to offer more. We encourage you to choose a giving level that reflects your commitment to supporting the Mission and Vision of UUSE.

If you are new to pledging, we hope these guidelines are helpful. If you are a long-time member, we hope you will reflect on our current needs and respond as generously as you can.

<b>Annual Income</b>	<b>Suggested % of Income</b>	<b>Annual Pledge Total</b>	<b>Monthly Pledge Amount</b>
< \$ 25,000	0.2% - 0.8%	\$ 48 – 200	\$ 4 – 16
\$ 25,000	0.5% - 1.0%	\$ 120 – 250	\$ 10 – 21
\$ 50,000	1.5% - 3.0%	\$ 750 – 1,500	\$ 63 – 125
\$ 75,000	2.0% - 4.0%	\$ 1,500 – 3,000	\$ 125 – 250
\$ 100,000	2.5% - 5.0%	\$ 2,500 – 5,000	\$ 208 – 417
\$ 150,000	3.0% - 6.0%	\$ 4,500 – 9,000	\$ 375 – 750
\$ 200,000	4.0% - 7.0%	\$ 8,000 – 14,000	\$ 667 – 1,167
\$ 300,000 & above	5.0% - 8.0%	\$15,000 – 24,000	\$ 1,250 – 2,000

- If you have been pledging \$50 per month or \$600 per year, would you consider raising your pledge by 10% to \$55 per month or \$660 per year?
- If you have been pledging \$100 per month or \$1,200 per year, would you consider increasing your gift by 20% to \$120 per month or \$1,440 per year?
- If your pledge is near our UUSE average of \$2,240 would you consider helping us raise this average to \$2,400 – or \$200 per month? Modest, sustained increases will considerably strengthen UUSE's programs and overall financial health and allow us to balance our operating budget.
- Can you take the step to become a lead giver? Currently, less than 10% of our pledging units make up 25% of our pledge total. 20% of our pledge base (pledges of \$3,300 and greater) supplies 50% of our pledge total. We rely on these generous pledges. If you feel a deep connection to UUSE and can make a pledge at this level, please consider the difference this could make.
- Keep in mind that it currently costs about \$1,500 per day for UUSE to operate. This underscores why it requires all of us contributing as generously as we can to support our mission.
- As a congregation, we must operate within a balanced budget --fairly compensate our staff, grow our programs, maintain our building and grounds, and set aside funds for future repair and maintenance of our facilities. Your generous pledge will help us attain this goal.

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## Ways to Pay Your Pledge

### Pay by check –

As usual, you can pay your pledge by check monthly, quarterly or in a lump sum. This can be mailed to our Office Administrator, Annie Gentile, in the church office or placed in the collection plate. Please write "pledge" on the memo line.

### Pay by using Electronic Fund Transfer (EFT) –

Complete an EFT form to have funds automatically withdrawn from your checking account on a regular basis (monthly or quarterly). A new EFT form is required annually.

### Pay using the "Donate" button on our website –

Please also note that we have added a "Donate" button on the UUSE website ([www.uuse.org](http://www.uuse.org)) that allows members and friends to contribute to the Community Outreach program and/or pay their pledge using either a credit /debit card or PayPal account.

### Pay by directing payments from an Individual Retirement Account –

If you are subject to Required Minimum Distributions (RMDs) from your IRA, you can instruct your IRA fund manager to make tax-free distributions up to \$100,000 annually directly to qualified charities (these are called Qualified Charitable Distributions or QCDs) including to UUSE. It is possible to use the QCD approach at age 70 1/2 before RMDs are required (currently age 73).

A QCD must adhere to the following requirements:

- You must be at least 70½ years old at the time you request a QCD.
- If you process a distribution prior to reaching age 70½, the distribution will be treated as taxable income.
- If you are taking Required Minimum Distributions (RMDs) from your retirement accounts, the QCD may count as part of the RMD.
- You must arrange for the transfer from your IRA **directly to UUSE**  
For example, your fund manager can send a check payable to UUSE to you and you can mail to the church office, or you can instruct your fund manager to send a check payable to UUSE directly to the church office. If you withdraw funds from your IRA and then forward a personal check to UUSE, you will need to pay federal and state taxes. In any case, Annie needs to know who sent the check.

### Pay by donating securities –

If you own stocks that have appreciated in value since you acquired them, you can donate them to UUSE in satisfaction of your pledge. You can take a deduction for the fair market value (FMV) at the date of donation if the assets have been held for at least a year and will avoid a capital gains tax on the amount of appreciation. **If you are planning this method of payment, please contact our office administrator, Annie, ([uuseoffice@uuse.org](mailto:uuseoffice@uuse.org)), in advance.**