# STEWARDSHIP BEYOND THE WALLET: A QUICK SUMMARY GUIDE

*"Honor the Lord with your wealth, with the firstfruits of all your crops..." — Proverbs 3:9*

Most of us naturally give from our weekly 'wallets'—the everyday cash flow from our paychecks. But we can also bless our church's future using our 'barns'—the accumulated assets, investments, or property God has trusted to our care over a lifetime. This summary guide highlights simple ways to maximize kingdom impact while wisely protecting your family.

## 1. TAX-ADVANTAGED TOOLS FOR TODAY

- **Gifts of Appreciated Stock:** Donating shares directly to the church instead of selling them first. → *The Benefit: You completely bypass capital gains tax. The church receives the full market value 100% tax-free, and you claim a higher federal tax deduction.*
- **The Over-70½ Blessing (IRA QCDs):** Directing your retirement administrator to send mandatory distributions straight to the church. → *The Benefit: It satisfies your Required Minimum Distribution (RMD) rules, but the money never counts as taxable adjusted gross income (AGI) on your return.*
- **Donor-Advised Funds (DAFs):** A personal 'charitable checkbook' where you bunch assets into a fund during high-income seasons. → *The Benefit: Secure an immediate, large tax deduction today, let assets grow tax-free, and distribute gifts to the ministry carefully over time.*

## 2. LEGACY TOOLS FOR TOMORROW

- **Wills & Bequests:** Designating a fixed dollar amount or a set percentage (like a 10% tithe) of your estate to the church in your will. → *The Benefit: It leaves a clear map for your family, provides for your loved ones first, and ensures your faith outlives you.*
- **The Strategic Tax-Swap:** Naming the church as the beneficiary of tax-heavy traditional IRAs, while leaving clean cash or land to heirs. → *The Benefit: Children face heavy income taxes on inherited traditional IRAs within 10 years, whereas the church pays 0% tax. Swapping assets protects your family from Uncle Sam.*
- **Charitable Remainder Trusts (CRTs):** Placing large assets (like a farm, land, or stocks) into a trust that pays you lifetime income before blessing the ministry. → *The Benefit: The trust sells the asset tax-free, provides you or your spouse a predictable income stream for life, and transfers the remaining balance to the church.*

## YOUR 3-STEP ACTION PLAN

[ ] **PRAY:** Seek God's guidance on how to faithfully steward the accumulated lifetime blessings in your 'barn.'

[ ] **REVIEW:** Log into your retirement and insurance accounts online this week to verify your chosen beneficiary designations.

[ ] **CONSULT:** Bring this one-page summary sheet to your personal CPA, financial advisor, or estate attorney to map out a safe plan.

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*Advisory Disclaimer: This summary guide is designed strictly for general educational purposes and does not constitute formal legal, tax, or financial advice. Because individual financial profiles and state regulations vary widely, please coordinate with a qualified professional advisor before executing any planned giving strategies. AI responses may include mistakes.*