

Envelopes For those interested, the church will provide (upon request) giving envelopes. Any gifts received by the church in these giving envelopes will be tracked and sent out in the quarterly statement. If you would like to sign up to receive giving envelopes, please call the church office at 634-3144 or email Jessi Iverson at jessi@1freechurch.org.

Stock & Mutual Funds It is possible to transfer stocks and mutual funds directly to the church. If this is done with securities that have been held for more than one year, the giver will be able to deduct the full fair market value of the securities and avoid paying any capital gain tax. If, however, the securities are sold first and then the proceeds are given to the church, the giver will still have to pay capital gain taxes to the I.R.S. A little planning in this area can help you take full advantage of the tax benefits allowed by the government. Please call the church office at 634-3144 on how to EASILY transfer stocks and mutual funds from your account to the church's account for the best tax advantage.

Personal Property (*Gifts-in-kind*) Over the years, the church has been given automobiles, computers, office furniture, furniture/furnishings, and more. We gratefully accept all gifts-in-kind that we can truly use, or we try to direct givers to other ministries that have specific needs. Gifts-in-kind can be a little more complicated due to I.R.S. regulations, but we will be happy to help you with the process. Please contact the church office

(634-3144) to discuss any possible gift-in-kind donations. We will then determine if and how we can use the items and if you need assistance in having the items picked up or if you'll drop them off yourself.

Real Estate In general, gifts of real estate have the same tax benefits as giving appreciated securities. If the property has been held for more than one year, the giver can typically take an income tax deduction for the full fair market value and avoid capital gain tax on the appreciated portion of the property. It is also possible that other benefits can include savings in estate taxes and avoiding probate. Please call the church office at 634-3144 on how to transfer real estate from your account to the church's account for the best tax advantage.

Life Insurance Churches can benefit from life insurance policies. If the original purpose for a life insurance policy no longer exists, you can make the church the owner and beneficiary of the policy and receive a tax deduction. The deduction can be taken immediately and the amount of the contribution is typically the replacement value or cost basis of the policy.

Gift Annuities Charitable gift annuities can be set up where the giver receives an immediate tax deduction on irrevocable gifts to the church, but will also receive fixed income payments from their gift for the rest of their life. Please call the church office at 634-3144 for more details or assistance.

Wills, Bequests & Estate Planning
A charitable gift can be given to the church through your will or other estate plans. Such

a gift can be used to honor the Lord from the financial increase He has given you during your lifetime (Prov 3:9,10) and can benefit your church in wonderful ways. This type of gift can also be helpful to appropriately avoid estate taxes. If you choose to include the church in your will or estate plan, please let your attorney know the church's name and address. Further, please communicate to your attorney that the church is a 501(c)(3) organization incorporated in the state of Colorado, and that our tax identification number is 84-0931441. If you have already included the church in your will, please let us know so that we can say "thank you." Don't forget that qualified retirement plans will be considered part of your estate at death, but if handled correctly they can also be deductible from the estate as charitable gifts. If you would like assistance from our church or denomination with estate planning, call the church at 634-3144.

Final Thoughts Many of the ways to give mentioned above can be very effective if utilized correctly. If you do not know a qualified Christian CPA, financial planner, tax attorney or estate planner, to help with your financial plans & charitable giving goals, please contact the church office at 634-3144 to see if we can help you locate someone than can help you.



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Information about our Church's Finances & Giving



"We are careful to be honorable
before the Lord, but we also
want everyone else to know
we are honorable."
2 Cor 8:21

Information about our church's finances

Our church is financially dependent on God's provisions

These provisions primarily come through the generous and faithful gifts of the people who care about the ministry of this church.

Our church's annual operating budget is approved by our congregation in our December congregational meeting. We also have a list of pending special projects and purchases awaiting funding at the following webpage: <http://1freechurch.org/list.shtml>

A finance team of 6 church members and our church council oversees the proper use of our church's finances.

18% of our annual budget and offerings goes to support Christian mission work in our community, country and world (for a partial list of missionaries and Christian organizations we support, go to: <http://1freechurch.org/list.shtml>).

Giving statements and financial newsletters or flyers are sent our three times a year to every who makes regular financial gifts by check and/or giving envelopes. If you ever have any questions about your giving records, please contact our donations secretary, Jessi Iverson (jessi@1freechurch.org).

Designated gifts are welcome in

our church. Special gifts can be designated for approved building projects, capital improvements, benevolence needs, missions and ministries within our church. We ask the designated giving be "over and above" people's regular giving so as not to hurt our general giving that takes care of our staff, missionaries, and ministries.

Pending Projects For an approved list of items that are awaiting funding, go to: <http://1freechurch.org/list.shtml>

A special benevolence offering is taken following the communion service on the first Sunday of each month. These funds are used by the Elder team to help people within our church family or community who are facing short-term financial challenges.

Holiday Love Offering for Staff

Between Thanksgiving and the end of the year, we send out a letter and collect a special love offering that is shared among our pastoral, ministry, and support staff.

Helpful Resources for Your Personal Finances

If you would like to get some helpful articles on generosity by our pastor on Christian giving, go to: www.kluth.org/1biblical.htm

Our church also offers Crown Financial Bible studies and classes each year. We also have financial budget coaches available for those facing financial difficulties. For more information, contact Dave Hanson at: dave@dhhanson.com



How To Give

GIVE CHEERFULLY 2 Cor 9:7

GIVE GENEROUSLY 2 Chron 31:5, 1 Chron 29:14-17, 1 Tim 6:17-19

GIVE SYSTEMATICALLY Deut 14:22, Gen 28:16-22, Prov 3:9-10

GIVE REVERENTLY Matt 2:11, Deut 14:23, Lev 22:20, Mal 1:6-9

GIVE PROPORTIONALLY 1 Cor 16:2, Deut 16:17, Ex 35:5, Ezra 2:69

GIVE FAITHFULLY 1 Cor 16:2, Deut 14:27, 2 Chron 31:4-8

GIVE JOYFULLY 2 Cor 8:2, 2 Chron 24:10, 2 Chron 29:36, 1 Chr 29:17

GIVE WILLINGLY 2 Cor 8:12, Ex 35:21-22, 1 Chron 29:6

GIVE REGULARLY Deut 16:16, 1 Cor 16:2, Neh 10:35-39

GIVE EXPECTANTLY Mal 3:8-10, Gen 28:20-22, Luke 6:38, 1 Kgs 17:13-16, 2 Cor 9:6-11

GIVE ETERNALLY Mt 6:19-20, 1 Tim 6:19, Mark 10:21, Heb 11:13-16

GIVE EXTRAVAGANTLY Jn 12:1-8, Mk 12:41-44, 1 Chr 29:2-9, Ex 35

GIVE THOUGHTFULLY Hag 1:3-11

Ways to Give

Cash & Checks Cash and checks are the most common way donations are received by the church. Our church sends out giving statements to ensure we are properly recording any gifts you have given. We also normally include flyers or a "Faith & Finances Newsletter" with helpful information about church finances and financial ministries.

Electronic Funds Transfer You can give electronically to our church or any non-profit organization or ministry at www.networkforgood.org. Or if you would like to set up your checking or savings account to give your regular tithes and/or offerings through a monthly or twice-a-month electronic funds transfer, contact Jessi at jessi@1freechurch.org.

Year-end Gifts Some individuals like to make special year-end gifts to support our ministry. Because all gifts to the church are subject to IRS deadlines, please remember that all year-end gifts must be received in the church office before midnight on December 31, or must be postmarked before the end of December to be deducted in the present tax year. Any gifts received after December 31 and not postmarked in December will be included in the next tax year. The date written on a check will not determine in which tax year a gift is included. Only the actual date of receipt by the church or the postmark will establish the correct tax year for the IRS