



GRATITUDE – GENEROSITY – ABUNDANCE

Q & A about pledges and giving

What is a pledge?

A pledge is a member's voluntary commitment to provide a specific amount of financial support to the church for the upcoming calendar year. It is not a contract or even a promissory note, but a statement of intent.

You can return the pledge card you received in the mail, or use the online version, or use the [Make a Pledge](#) page on the website.

Why pledge rather than just making a gift each week or so?

On a practical note, we all benefit from having an estimate of our income and expenses for the upcoming year. A pledge commitment helps Redeemer's vestry determine what programs and ministries we can support and plan the next year's budget accordingly. It also helps you plan your personal budget.

How do I pledge, and when?

It's easy! There are several options for submitting your pledge. During the fall campaign, we ask everyone to submit their pledge by "Ingathering Sunday", which is usually the third Sunday of November. Pledges are also welcome throughout the year.

1. Complete a pledge card and mail it to the church. (You can download a pledge card from the church [Annual Pledge Campaign webpage](#).)
2. Submit your pledge using our [Annual Pledge Commitment form](#).
3. [Pledge online](#) on the Vanco site at any time. Need help? Download the instructions for submitting an online pledge or non-pledge gift from the [church Giving page](#).

How much am I expected to pledge? How much do others pledge?

Since all that we have comes from God, we each give in gratitude for the generosity of God's love. What that amount is for you is your personal decision; and must reflect your circumstances. Every pledge, regardless of the amount, makes a valued contribution to our programs and social justice ministries.

We encourage you to give proportionally – i.e., a fixed percentage of your income. Approximately two-thirds of Redeemer members pledge. Many members give proportionally, between 3% to 5%. The median pledge is about \$3,200.

Can't we just rely on people renewing last year's pledge amount?

Unfortunately, we all must account for inflation. Our pledge income must increase to ensure we can maintain and grow our current level of programming and outreach, and to ensure our staff is paid justly with salaries that keep appropriate pace with their professional skills and with cost-of-living increases. The pledge campaign is conducted annually in the hope that individuals can increase their financial commitments each year, as they are able.

How do I fulfill a pledge that I have made?

In whatever way works best for you, based on your personal preferences and financial circumstances.

- *Weekly, monthly, or annually*
- *By check mailed to the church office (6 Meriam St., Lexington MA 02420); or by placing it in a collection plate at a service time*
- *Electronically, by using the digital giving tools through our partnership with Vanco. You can make electronic payments manually or set up automatic recurring payments. (links on the [church Giving page](#))*
- *If your bank does it you can set up a regular payment, where they send a check directly to Redeemer. Ask at your bank.*

Who knows how much I pledge?

The Church of Our Redeemer's office keeps all pledges strictly confidential. A small group of church leaders — the Treasurer and Stewardship Committee — have access to pledge records. They have all signed confidentiality agreements not to disclose any pledge information.

What if my situation changes and I'm unable to fulfill my pledge?

Please don't worry. You can always adjust your pledge (just let the office or Treasurer know so we are in sync with your changing needs). You should also know that you can always reach out to our clergy for care and help if you need it.

Doesn't it cost a lot to make a gift electronically?

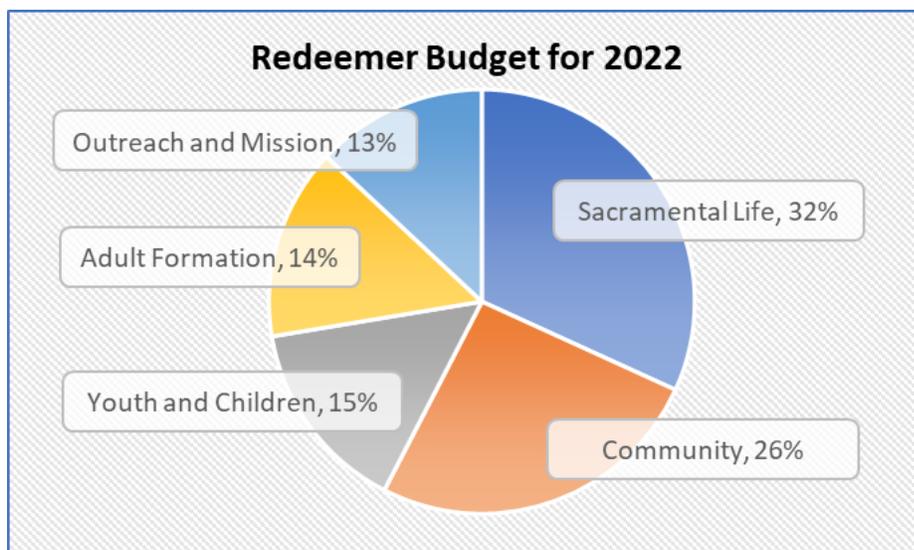
Not really. If you set up a regular payment through Vanco using your bank account, the cost to Redeemer is only \$0.60 on a \$100 transaction. Transaction costs for gifts via a credit card are higher, and involve some accounting upkeep on our end - but they are still modest (about \$2.70 on a \$100 transaction). You have the option of covering the transaction cost for a credit card gift. All financial transactions have some cost - including processing checks! We strongly encourage you to fulfill recurring pledge payments and gifts as bank transactions, due to the lower costs.

When I pledge or give digitally, is my personal and financial information secure?

Yes! All of Redeemer's pledges and online gifts are encrypted and securely processed through Vanco, Redeemer's electronic payments provider. Their form is accessed via a link on our site but hosted by Vanco. To learn more, visit <https://www.vancopayments.com/security>

How will my gift be used?

All gifts (pledge and non-pledge) fund our spiritual life together, our social justice work and our ministries. Your financial gifts directly support our worship, music, education of youth and adults, and our outreach in the world. Generally, rental income covers the costs of maintaining the actual church building - a blessing not all parishes share. The chart below shows the breakdown of expenses in the budget passed by the Vestry in January 2022. Since then, some rental income is down; and some expenses are up. But overall, each dollar given goes to the work of putting our faith into action



I like to get the pledge envelopes to use in making my pledge at church. Can I still get these?

Yes, but.... With the changes in how we meet and worship caused by the pandemic, very few people use envelopes, and not in the way we used to. Still, they can be useful for you. Please contact the Office and discuss how we can provide for your needs.

I used to put my donation in the collection at Sunday services. How do I do that now?

If you can attend services in person, you can do this again! The Diocese guidance and Redeemer's Regathering Committee want to help keep everyone safe in worship. We won't be passing the collection plate at services, but there are plates stationed at entrances that are not passed.

Can I give to specific purposes (such as for flowers, music, a memorial gift or a mission partner)?

Yes! You can designate a gift as a memorial, for flowers, to the music fund or to a social justice partner - simply indicate your wish on a check or select the appropriate "tile" on [our online giving page](#).

How will we celebrate the ingathering of pledge commitments this year?

*Our date to celebrate these gifts is **Sunday November 20, 2022**. We plan to gather our gifts in person at each service. Pledge cards will be available at entrances to the sanctuary. Even if you have already sent in your pledge card or submitted a pledge online, we encourage you to fill out a card that Sunday to place in the basket that will be brought up to the altar for a blessing.*