

Grateful and Desiring to be Generous, What Should I Pledge?

We've talked about the "10-10-80" share-save-spend approach to stewardship: share 10% of your income, save 10%, and spend 80%. It's a guideline, not a rule or a law, but a useful and responsible approach to budgeting our money. The tithe—10%—as a standard for giving has proved helpful for many: when giving is far below that level it seems impossibly high but as we approach it comes to seem more and more natural. Tithers in fact often find themselves thinking of that level not as a ceiling but as a floor upon which to build further.

An approach to growth in giving that we have encouraged is the church's call for us all to look at our giving and then seek annually to increase the *proportion* by one percentage point. If we're giving 2%, increase to 3%, or if 7%, pledge 8%. Again, that means that a person giving 1% is being challenged to double that while a person giving 10% is only being asked to consider a 10% increase, but under this approach no one is being asked to make a huge adjustment.

(Technical questions do arise, such as whether the proportions in question should be of gross or net income, or whether the giving is our total sharing or just our giving through the congregation. Those questions are secondary and you can answer them as you wish. What we know is that the principle of thinking concretely and responsibly in this way is what's at stake. Once you begin responding with an eye to the proportion of your life you share in this way, the technicalities fall into place.)

Here is a chart designed to assist you in thinking about giving and income in proportionate terms:

PROPORTIONAL GIVING CHART

<i>INCOME</i>	<i>4.00%</i>	<i>6.00%</i>	<i>8.00%</i>	<i>10.00%</i>	<i>12.00%</i>	<i>14.00%</i>
\$10,000	\$400	\$600	\$800	\$1,000	\$1,200	\$1,400
\$15,000	\$600	\$900	\$1,200	\$1,500	\$1,800	\$2,100
\$20,000	\$800	\$1,200	\$1,600	\$2,000	\$2,400	\$2,800
\$25,000	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
\$30,000	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200
\$35,000	\$1,400	\$2,100	\$2,800	\$3,500	\$4,200	\$4,900
\$40,000	\$1,600	\$2,400	\$3,200	\$4,000	\$4,800	\$5,600
\$45,000	\$1,800	\$2,700	\$3,600	\$4,500	\$5,400	\$6,300
\$50,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000
\$55,000	\$2,200	\$3,300	\$4,400	\$5,500	\$6,600	\$7,700
\$60,000	\$2,400	\$3,600	\$4,800	\$6,000	\$7,200	\$8,400
\$65,000	\$2,600	\$3,900	\$5,200	\$6,500	\$7,800	\$9,100
\$70,000	\$2,800	\$4,200	\$5,600	\$7,000	\$8,400	\$9,800
\$75,000	\$3,000	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500
\$100,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000
\$125,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500
\$150,000	\$6,000	\$9,000	\$12,000	\$15,000	\$18,000	\$21,000
\$200,000	\$8,000	\$12,000	\$16,000	\$20,000	\$24,000	\$28,000