Frequently Asked Questions about Stewardship

Practical answers to the questions parishioners ask most often about pledging, giving, and how your gifts are used at Trinity.

How frequently do I have to give?

The payment schedule you select, as indicated on your pledge card, is entirely up to you. Regular weekly or monthly giving greatly assists Trinity in keeping up with its ongoing responsibilities and commitments.

What happens if my income changes?

If you want to adjust your pledge up or down, you may do so at any time during the year. Simply contact the church Financial Assistant to let her know.

What if my giving is small?

Every person makes a difference. You can make a pledge based on a reasonable estimate of your capacity and then add to it if things work out better. The important thing is to commit to God's work at Trinity because, without commitment, our ministry together will suffer.

Every Sunday I put money in the plate. Why should I make an annual pledge?

From a spiritual point of view, your pledge is a promise and commitment to God's ministry. A pledge to God binds you to the good work done in his name.

From a practical point of view, each year your Vestry needs to create and approve an annual budget. This planning and fiscal management is usually done in December and is primarily determined by the amount of money that is pledged by the parish for the coming year.

> *"All that we do with all that we have once we say we believe."*
>
> **STEWARDSHIP, DEFINED**

If I volunteer, doesn't that count as giving, since that is giving my time?

Stewardship, defined as "all that we do with all that we have once we say we believe," is most effectively a combination of gifts of time, talent, and treasure.

Time	Talent	Treasure
Hours offered in service	Gifts and skills shared	Financial commitment

QUALIFIED CHARITABLE DISTRIBUTIONS

Giving in Retirement

If you are **70½ or older**, you can make a gift to Trinity directly from your traditional IRA through what the IRS calls a qualified charitable distribution. The gift goes straight from your IRA custodian to the church, and it never counts as taxable income to you, which is a real advantage whether or not you itemize deductions. Once you reach 73, the age at which the IRS requires you to begin taking minimum distributions, a gift made this way also counts toward that required amount. In 2026, you may give up to $111,000 per person this way.

To make such a gift, simply ask your IRA custodian to send a distribution payable to Trinity Episcopal Church, and let our finance office know it is coming so we can credit it to your pledge. As always, please check with your financial or tax advisor about what is right for your situation.

Continued on reverse →

Frequently Asked Questions, continued

Why is our annual giving campaign always in the fall?

The beginning of the new program year invites everyone to recommit to ministry with gifts of time, talent, and treasure. Pledge commitments made in the fall for the following year allow the Vestry to plan for the most effective use of every penny received.

What happens to the money I give?

As Episcopalians, each of us supports Christ's entire ministry in our community of faith. A full financial report of how pledges are spent is contained in our annual report, available online or through the church office.

Who determines where the money is spent?

This responsibility lies solely with the Vestry (elected lay leaders) of the church. A budget is outlined by the Finance Team, which is comprised of parishioners designated by your Vestry. Your Vestry approves the budget, usually in December.

How can I give my time and talent?

An easy-to-use list of ministries in the parish, and ministries in the wider community and world, is kept on the Trinity website. A contact person is listed for each ministry. This same information can be requested in the mail from the church office.

Giving is never about our financial lives alone. It is always about time, talent, and treasure.

Is my financial commitment kept confidential?

The amount of money that you pledge to Trinity is kept strictly confidential. All pledge information is collected and controlled by the Treasurer and the Director of Finance. You should feel free to call Jan Hildebrand at any time to communicate confidentially.

How can I pay my pledge?

The method that provides the greatest impact is having your pledge **drafted from your checking or savings account on a monthly basis**. The draft increases the security and confidentiality of your pledge and reduces processing expenses to the church.

You can set up your draft with a checking, savings, or credit card through Jan Hildebrand at Trinity. On your pledge card, you can also ask for weekly envelopes to mail your pledge or place it in the offering plate. Whatever way is most convenient for you is what is best.

Are there other ways to give?

The **Trinity Legacy Society** is a group of individuals who have indicated to Trinity that they have arranged for a gift to Trinity in their estate plans. Membership in the Trinity Legacy Society is welcomed.

There are numerous vehicles of giving that provide the donor with various types of tax advantages. It's best to consult with your own tax advisor, but Jan Hildebrand can point you in the right direction.

Can I give stock to pay my pledge?

To give stock as a pledge payment, contact Jan Hildebrand for details. Some stock gifts get "lost" without properly providing your broker with Trinity's account numbers. Jan is here to help.

Have a question we didn't answer?
We'd love to hear from you.

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