



Deciding exactly how much to pledge can be a tedious process, and not everyone goes about it in the same way. The following perspectives may offer guidance.

Perspective 1: Is there some blanket formula for how much to give? Different congregations suggest different amounts to give, and these are typically offered as percentages of household income. At TJMC-UU, **members and supporters are encouraged to contribute between 1% and 5% of their “adjusted” gross annual household income**, where the adjustment is the deduction of federal and state taxes. To help pinpoint an exact percentage, TJMC-UU defines several categories to describe intensity of support, reflective of the level at which the church may be engrained in the life of your household.

- **Sponsor:** *TJMC-UU is a part of my life and I would like to see it continue to operate.* A sponsor pledges at 1% of adjusted gross annual household income.
- **Steward:** *TJMC-UU is a significant part of my life and promotes my spiritual growth.* A steward pledges at 3% of adjusted gross annual household income.
- **Provider:** *TJMC-UU is central to my life and I am committed to helping it realize its full potential.* A provider pledges at 5% of adjusted gross annual household income.
- **Visionary:** *My vision of TJMC-UU compels me give beyond what is expected.* A visionary pledges above 5% of adjusted gross annual household income.

This is all laid out in the table below, which calculates these sample percentages across several income levels, and further refines the calculation to compare annual pledge amounts with what might be weekly contributions.

Adjusted Gross Annual Income	Sponsor (1%)		Steward (3%)		Provider (5%)		Visionary (>5%)	
	annually	weekly	annually	weekly	annually	weekly	annually	weekly
\$15,000	\$150	\$3	\$450	\$9	\$750	\$15	>\$750	>\$15
\$25,000	\$250	\$5	\$750	\$15	\$1250	\$25	>\$1250	>\$25
\$40,000	\$400	\$8	\$1200	\$24	\$2000	\$40	>\$2000	>\$40
\$75,000	\$750	\$15	\$2250	\$45	\$3750	\$75	>\$3750	>\$75
\$100,000	\$1000	\$20	\$3000	\$60	\$5000	\$100	>\$5000	>\$100
\$200,000	\$2000	\$40	\$6000	\$120	\$10000	\$200	>\$10000	>\$200

Perspective 2: How much does TJMC-UU need me to pledge? Various attempts have been made at TJMC-UU to identify a lower threshold on what each member must give in order to keep the church operating. Nevertheless, these numbers always fail to translate into a suggested pledge amount, primarily since **TJMC-UU would fail to thrive if it was constrained to operate at a minimum level**. A better handle on how much the church needs you to pledge, in order to thrive at its *current* level, is suggested in current statistics on giving at TJMC-UU:

- What is the “typical” pledge? Among member households that pledge, the median pledge amount in recent years is approximately \$850. The “middle 50%” of those households pledge between approximately \$425 and \$1850 (*i.e.*, 25% pledge less than \$425 and 25% pledge more than \$1850).
- What’s the rest of the story? More than one-fifth of TJMC-UU members do not pledge. Approximately one-third of pledges fall substantially short of fulfillment. Approximately one-half of total pledge amounts are received from fewer than 20% of pledging households. These statistics make it especially difficult to predict how much is needed from the “typical” pledging household.
- How does TJMC-UU compare to other UU churches? Total pledge amounts at TJMC-UU are at the bottom, 20% less than the median of other UU churches its size. This is a longstanding, frustrating trend.

Perspective 3: At what amount would I feel that I my pledge is generous? The situations of individual households vary; what might feel stingy to one household might feel extremely generous to another. We ask you, and every other household in the congregation, to think carefully about your own situation, what role TJMC-UU plays in your life, and to **identify a pledge amount at which you would feel generosity** in taking care of our church. TJMC-UU means different things to different people, but it may be especially valuable to *you* in one or more of the following ways. TJMC-UU is: (1) devoted to social action, (2) a congregation fostering deep spiritual growth, and thinking on morality, (3) the center of UU community in central Virginia, and (4) a rare bastion of liberal religion. In order to be these things, TJMC-UU is dependent on your pledge and the individual pledges of your fellow congregants. We want your giving to TJMC-UU to be a positive experience, an action that brings the delight of generosity and pride of stewardship.