

# Small Steps Giving:

A Guide for First Steps  
& Next Steps  
in Growing Generosity



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## **Introduction**

Welcome to the journey of growing in generosity. Whether you're an individual or a couple, this guide is designed to help you make thoughtful, prayerful decisions about your financial giving to the church. By following a Small Steps Giving approach, new givers can start with what feels manageable and gradually increase contributions year after year. Those who have given erratically before, who may have become stuck or who may have plateaued can use this guide to spur a next step in growing generosity. This Small Steps method not only supports the church but also fosters your spiritual growth as you trust God with your resources.

## **A Prayer for Discernment.**

Before you begin this journey, it's important to seek God's guidance. Here's a prayer to help you invite him into this process:

*Heavenly Father,*

*We come before you with open hearts, seeking your wisdom, your grace, and your guidance as we plan our giving. Help us to discern your hope and your will for us and help us to give with joyful, generous hearts. Teach us to trust in your provision and to see our giving as a way to honor you and bless others. May our decisions be guided by faith, love, and a desire to grow closer to you. In Jesus' name, we pray. Amen.*

## **What is Small Steps Giving?**

Small Steps Giving is an approach to financial stewardship where you start with an amount and gradually increase your contributions to the church over time. Instead of making a large commitment all at once, you take small, manageable steps each year, allowing your generosity to grow as your faith deepens. This method acknowledges that everyone's financial situation is different and encourages you to give according to your means, with the intention of growing your capacity to give as God blesses you.

## **Why is a Small Steps Giving Commitment a Good Approach for You AND The Church?**

1. **Spiritual Growth:**  
First and foremost, giving is a spiritual discipline that draws you closer to God. As you gradually increase your contributions, you practice trust and reliance on God's provision.
2. **Manageable and Sustainable:**  
Small Steps Giving is designed to be sustainable. By starting small and increasing over time, you avoid the pressure of overcommitting and ensure that your giving is aligned with your financial situation.
3. **Collective Impact:**  
When each person in the church takes small steps, the collective impact can be profound. Your increasing contributions, combined with those of others, enable the church to expand its ministries and outreach. There is a sense of fulfillment and joy in taking part.
4. **Financial Stability for the Church:**  
Regular, increasing contributions provide the church with a predictable and growing source of income, allowing for better planning and resource allocation.

## **Consider a few important questions.**

Before making a commitment to Small Steps Giving, it's important to reflect on a few key questions. If you have a spouse who will be joining you in financially supporting your church, discuss these questions as a couple.

1. **What is our motivation for giving?**  
Are we giving out of love for God, gratitude for His blessings, or a desire to support the church's mission? Are we giving out of a sense of duty? How do we view our giving as a part of our spiritual journey?
2. **What do we believe about supporting the church financially?**  
How do scriptures like 2 Corinthians 9:6-7, Malachi 3:10, and Luke 6:38 influence our understanding of generosity? How does Jesus model generosity? What have we been taught about generosity?
3. **What is our current financial situation?**  
Have we reviewed our income, expenses, and financial obligations to determine what we can give?

4. **Where are we wasting money or overspending?**

How can we eliminate wasteful spending or be more responsible with our spending habits to begin a Small Steps giving journey?

5. **What are our financial goals?**

How can we balance our giving with our other financial goals, such as saving, investing, or paying off debt?

6. **How can we grow in our giving over time?**

What small steps can we take each year to increase our contributions?

### ***Creating a Small Steps Giving Plan***

A Small Steps Giving Plan is a roadmap that outlines your commitment to gradually increase your giving to the church. Here's how to create one:

1. **Reflect on Your Motivation and Goals**

Start by reflecting on the questions in the previous section. Use your answers to guide your decisions about how much to give and how quickly to increase your contributions.

2. **Set Your Initial Giving Amount**

Based on your current financial situation, decide on an initial amount or percentage of your income that you will give. Remember, the goal is to start with something manageable. When setting your initial giving amount, consider the following:

- **Start Where You Are:** It's important to start with an amount that feels right for your current financial situation. This could be a small percentage of your income or a fixed amount that you know you can commit to consistently. Perhaps it is a small percentage increase over last year's contribution. Maybe the commitment is simply to give something every quarter or every month regardless of the amount. Start where you are when setting your initial giving amount.
- **Set Realistic Expectations:** Don't feel pressured to start with a large amount. The beauty of Small Steps Giving is that it allows you to grow your giving over time.
- **Pray for Guidance:** Ask God to help you set a goal that honors Him and aligns with your financial reality.

3. **Determine Your Annual Increase**

Choose a method for increasing your giving each year. You might choose to raise your contribution by a small percentage of your income (0.5%, 1%, or 2%) or a fixed amount (an additional \$100 or \$250). If your financial situation at the end of the year turns out better than expected, you could even exceed your planned increase. This growth in giving might bring you beyond the tithe or inspire you to explore options like legacy giving. And remember, these increases don't have to be limited to an annual schedule, they can happen more frequently.

4. **Plan for Regular Reviews**

Set a date each year to review your plan and adjust it as needed. This could be at the beginning of the year, during a stewardship campaign, or on a significant date like an anniversary or birthday.

### ***Implementing Your Giving Plan***

Once you've created your plan, it's time to put it into action. There are several ways to give regularly to your church.

1. **Automatic Bank Transfers or Recurring Gifts**

Setting up a recurring transfer from your bank account ensures that your contributions are consistent and hassle-free.

2. **Online Giving**

Many churches offer online giving platforms where you can set up recurring donations. This is a convenient option that allows you to manage your giving from anywhere.

3. **Offering Envelopes**

For those who prefer to give in person, offering envelopes provide a tangible way to track your giving. You can pick up a set of envelopes from the church and bring them with you each week or month.

4. **Text-to-Give**

Some churches offer text-to-give options, allowing you to contribute quickly and easily from your phone.

5. **Stock Gifts**

Stock gifts to churches involve donating shares of stock directly to the church, which can be more tax-efficient than selling the stock and donating cash.

## 6. **IRA Contributions**

IRA required minimum distribution (RMD) gifts to churches allow individuals aged 70½ or older to donate directly from their IRA without incurring income taxes on the withdrawal.

**(NOTE: Contact the Church Business Office with questions or to get help with set-up.)**

## ***Staying Committed***

Consistency is key to making the Small Steps Giving approach successful:

1. **Set Reminders**  
Use reminders on your phone or calendar to keep track of when it's time to review your giving plan or make adjustments.
2. **Consider Making a Recurring Gift Utilizing Automatic Bank Transfers**  
Recurring gifts remove a decision point. You have complete control over the amount and the frequency of transfer. You can adjust, increase, suspend, or cancel at any time.
3. **Pray Regularly**  
Make giving a regular part of your prayer life. Ask God to guide your decisions and to help you stay committed to your plan. Thank God for his provision every time you are able to make a financial contribution to your church's mission and ministries.
4. **Stay Accountable**  
Share your giving plan with a trusted friend, mentor, or church leader who can encourage you and hold you accountable.

## ***Overcoming Challenges***

It's normal to face challenges along the way. Here are some ways to overcome them:

1. **Financial Setbacks**  
If you experience a loss of income or unexpected expenses, it's okay to adjust your giving plan. The key is to remain faithful, even if your contributions need to be temporarily reduced.
2. **Unexpected Expenses**  
Plan for emergencies by setting aside a portion of your income in a savings account. This can help prevent financial stress and allow you to continue giving even when unexpected expenses arise.
3. **Changing Priorities**  
Life circumstances can change, and so can your financial priorities. If you need to reallocate resources, do so thoughtfully and prayerfully, keeping your commitment to giving in mind.

## ***Celebrating Milestones***

As you progress in your Small Steps Giving journey, take time to celebrate your milestones.

- **Reflect on Your Growth**  
Look back on how your giving has increased over time and how it has impacted your spiritual life. Celebrate the progress you've made and the growth in your generosity.
- **Share Your Story**  
Consider sharing your giving journey with others. Your story could inspire others to take small steps toward greater generosity.
- **Thank God for His Provision**  
Take time to thank God for providing for your needs and enabling you to give more each year. Recognize that your ability to give is a blessing from Him.

## ***Conclusion***

By following the Small Steps Giving approach, you're taking an important step in your spiritual journey. Not only are you supporting the work of your church, but you're also growing in your faith and trust in God's provision. Remember, every small step you take brings you closer to living a life of generosity.

May God bless you as you commit to this journey of increasing generosity.