

## **Financial Giving: What are the options?**

***“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” (2 Corinthians 9:7)***

Your committed giving is important. After all, it's your personal statement of faith that God has His hand on the work of the church, that He will always provide, and will bless your commitment. Here are several options available to you to make your financial pledge, whether it is for the daily operations of Unity or designated for a special purpose:

**Envelope Giving.** This is the classic means of giving. As an alternative to dropping your envelope in the basket on Sundays, you can send your envelope to the church office. 1146 Greentree Rd, Pittsburgh, PA 15220

**On Line Giving.** For those who would rather make automated payments to Unity, there are two ways to give safely and securely on line. One way is to make automated transfers from your bank account to Unity. You can also make automated payments to Unity using the Presbytery's on line giving service. All you need to do is visit our website at [unitypresbyterianchurch.org](http://unitypresbyterianchurch.org); click Give Now, and set up either a one time or scheduled giving. It's easy and it saves time.

**Facebook On Line Giving.** Do you have a Facebook page? If yes, type in Unity Presbyterian Church to access the Unity page. While there, please “like” us, then click the DONATE button conveniently located at the top of our page. Once completed, your cash donation will safely reach Unity. You'll receive a confirmation of your donation, and Unity will receive the details of your donation so that they may identify it for recordkeeping.

**Securities donations.** For those who have shares of securities in a taxable brokerage account, whether the account is managed by a financial advisory firm or whether it's a self directed account, you can donate securities to Unity. As Unity is a non-profit organization, you may be saving yourself taxes with a securities donation. When you transfer securities (i.e., shares of stock, bonds or mutual funds) from your account to the church's account, you may be eliminating any applicable capital gains tax consequences you would otherwise incur if you cashed in your securities, then donated the proceeds. If your securities are in a tax deferred account such as an IRA, there may be advantages to making securities donations after a certain age. Please check with your tax advisor for advice on securities donations, prior to making such donations.

**Estate planning.** Build financial giving to Unity into your estate planning. There are many options available, including ways to make financial gifts during your lifetime, or ways to make gifts as a legacy, or, as we like to put it, “gifts from heaven”. Please keep Unity in mind as you work with your legal advisor to develop your estate plans.

**Donor Advised Fund.** A donor-advised fund is a little like a personal charitable savings account. A donor creates an account and makes a contribution of cash, stock, or other assets and can take an immediate tax deduction for the gift. The accounts are controlled by a nonprofit, called a sponsoring organization, that invests the assets and manages the donor's account. Please check with your financial advisor for further guidance.