

CHRISTIAN MONEY \$ENSE

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Creating a Family Giving Plan

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The dreaded process of gathering tax information begins each January. I keep a file where tax-related items can be kept through the year which is helpful. All of the usual items like W2's, interest income statements, 1099's, mortgage interest statements, and IRA statements are neatly organized for the day of judgment.

While the process of filing taxes is not enjoyable, an annual financial check-up is valuable. It is a time for me to review the strategic giving plan for our family and to see if goals were met. As a steward of His resources, it lets me see a true snapshot of how I am investing the Lord's money.

The one line I review with the most detail is my charitable contributions. Do the organizations to which I gave still reflect my passion for ministry? Does the doctrinal integrity of those organizations still fit into my plan? What percentage of my income was given to the Lord's work, and did I give what I had pledged to give?

This simple exercise brings me to the same conclusion every year – I can give more and give more generously. So, I turn that which is negative (doing taxes) into a positive by using it as a time to evaluate my giving.

Having a financial giving plan for your family finances is essential to good stewardship. Our plan for giving is well defined and known within our family. The preamble specifies that we will put God first in our giving and the sub-points reinforce how we give and include the following:

- We will support only those ministries that directly reflect our beliefs and values.
- We will direct the majority of our gifts toward ministries where we also volunteer time.
- We will give to ministries that will have a long-lasting impact for the cause of Christ.
- We will support ministries which have a proven track record of success or have directly changed our lives.
- We will only support ministries that have a solid infrastructure of accountability.

Obviously, the list could continue. We don't give based on emotional appeals, but rather we give based on the points in our financial giving plan.

I would like to challenge you to evaluate your giving. Take the time to review your charitable contributions for this past year and discover if you are giving to the right kind of places. Allow tax time to be more than the dreaded season of endless paperwork. It can be a very clear picture of your giving and help you reassess if you are meeting your giving objectives. Once you have evaluated your giving create a clear, measurable, and reachable plan to meet your goal. Enjoy the opportunity that is before you. It will help make you a cheerful giver.

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: bbcfoundation.org; e-mail: info@bbcfoundation.org