



Stewardship FAQs

What is *stewardship*?

Stewardship is the general name for how a person uses the gifts and resources that God has given them, especially as applied to the operation, mission, and future of their church. The life of any church is sustained by the people who make up the church. By giving to their church, a person returns to God a portion of that with which God has blessed them. Hopefully, every person associated with St. Peter's Grace thinks of themselves as one of its stewards, not just for the time we're here, but so that it may remain a vibrant community of faith for future generations, just as those who have come before us have done.

What do you mean by *time, talent, and treasure*?

Stewardship is often described as a person's commitment of *time, talent, and treasure*. *Time* includes attending worship and other gatherings and volunteering for various ministries. *Talent* is offering your special skills—singing, teaching, organizing, etc. *Treasure* is the most concrete: it is financial resources.

Why should I give to St. Peter's Grace?

Admittedly, St. Peter's Grace depends on you! More importantly, giving is a spiritual practice. Committing time, talent, and treasure to a church community deepens one's relationship with God.

What are the main expenses at St. Peter's Grace?

The two biggest categories in our budget are: staff expenses (Priest-in-Charge, Music Director, Parish Administrator, and Sexton) and the upkeep of our buildings and grounds. Additionally, we must continue to pay down the debts that we incurred to the Diocese, in prior years and decades.

Does St. Peter's Grace receive financial support from the Diocese of Connecticut?

No, because every parish must be self-sustaining. Rather, every parish must help fund Diocesan operations, by paying to the Diocese an amount equal to 10% of its operational spending.

How is St. Peter's Grace funded?

St. Peter's Grace relies almost exclusively on the generosity of parishioners each and every year to develop our budget. At this time, we only have very modest investment income, and we also receive other very modest amounts of income from space usage. While these additional revenues do provide help to the budget, the generosity of parishioners is absolutely essential.

How much money do people typically give?

There is no typical amount! Annual household pledges range from under \$200 to several thousand dollars. For 2023, for example, St. Peter's Grace received 53 pledges, totaling \$114,000, for an average pledge of \$2,150. Every gift is important. It's not just about the money—it's about making a commitment to the future and ministry of St. Peter's Grace.

I don't want fellow parishioners to know how much I give—is my pledge kept secret?

Pledge amounts are not shared publicly. The Stewardship Committee will know the names of who has pledged so that we can keep track of the number of pledges coming in, but again, the dollar amounts are kept confidential.

What does it mean to "tithes"?

Tithing is the practice of giving 10% of one's income to their church. It is the biblical standard of giving, and admittedly a high one. Many people, especially young single people, young families, or those on fixed incomes, simply cannot meet this level of giving. But don't be discouraged! Instead, think about what percentage you might aspire to, this year, and in the coming years. No amount is too small.

How can I calculate my level of giving?

Consider how much money your household earned last year. Using the chart on the back of the pledge card, you can prayerfully calculate how much you might consider pledging.

Why is stewardship promoted in the fall?

The Vestry needs an accurate estimate of anticipated giving to develop the following year's budget. That is, the fall stewardship campaign seeks to secure financial commitments for the following calendar/budget year.

How do I tell St. Peter's Grace how much I plan to give next year?

As is common in most parishes, parishioners are asked to prayerfully reflect on their financial situation, what their parish church and relationship with God means to them, and then consider how they might offer their gifts for the work of the church. The best and easiest way to make your pledge is by following the instructions on the pledge card (or using the form available on our website).

How do I fulfill my pledge?

There are numerous ways to fulfill your pledge, and we encourage you to do what is right for you. First of all, the frequency with which parishioners fulfill their pledges varies. Some pay weekly, others monthly, others quarterly, others one lump sum—please do whatever is best for you. In terms of how to make the payments, you may 1) mail your pledge into the parish office; 2) use the pledge offering envelopes that will be provided to you upon request, and collected during the Sunday offering (cash or check accepted); 3) utilize one of our secure electronic payment methods; 4) set up automatic payments with your bank.

What do you mean by automatic/electronic giving?

This refers to using an online method to set up a recurring payment to the Church. You can either (1) use a credit or debit card with the Church's payment processor, or (2) use your bank's online bill paying system.

We are grateful however you give! And, we encourage everyone to use automatic/electronic giving. This type of giving is convenient for you, because you don't have to remember to write and tender checks. And it's good for St. Peter's Grace, because it stabilizes cash flow.

Is there a fee when I use my credit or debit card?

Yes, there is a transaction fee (which you can opt to offset), but in any case the benefits far outweigh the cost. There is no fee if you use your bank's online bill pay system.

I feel like I can't pledge, because of the economic uncertainty this year (inflation, etc.). What can I do?

We understand that the economic situation right now is uncertain, and that we are all being impacted by inflation. However, please know that a pledge is just that—a pledge, or a best guess. While we depend on parishioners to pay their pledges, we always factor in that some people will need to reduce their pledge or stop it altogether if their financial circumstances shift mid-year. One of the many gifts of being part of a parish community is that we help carry each other!

I am on a fixed income and cannot give very much, or I feel like my pledge is too small to matter.

No pledge is too big or too small! Remember, stewardship is about more than the amount given. It is also an important spiritual practice of offering back to God a portion of what we have been given. Whether that is \$5 or \$15,000, we want every parishioner to think seriously about what they plan to give towards our 2024 budget.

Have other questions?

Reach out to our 2024 Stewardship Committee members – Father Derek, Jen Read, or Chuck Hickey. Parish Treasurer, Dee Stelmak, is available to answer any questions you may have regarding fulfilling your pledge payments.