Welcome to the Stewardship for Us Giving Guide:

What's in Your Cup?

How to Use This Guide

This guide is designed to help you reflect on your financial situation and explore giving to your congregation in a way that feels both meaningful and sustainable.

Start with the first page, which invites you to assess your financial capacity—considering your income, expenses, savings, investments and priorities. These prompts are not meant to prescribe a single "right" answer but to help you clarify what equitable generous giving could look like in your current circumstances. Each category has a series of descriptors; please know that you do not need to have all of the descriptors to fit in a particular category. If you seem to fall between, make your best call about the category that best describes you now.

Then, turn to the graph on the second page, which suggests a range of giving percentages based on net income (after taxes) and your level of activity and engagement in your congregation.

Core Members are established members who have had formal leader roles over time whether or not they are currently in a leadership position.

Active Members and Friends are people who are regular attendees and engaged in one or more activities or leadership roles.

Casual Members and Friends might attend on Sundays and send their kids to RE programming, or be a part of a small group.

Resting Members and Friends may be newer to the congregation or someone who is taking a break from leadership, and attends church once a month or less.

Again, pick the category that best describes you.

Finally, make a meaningful pledge that supports the mission and vision of your congregation!

This visual aid is a starting point, not a rule—adjust as needed to fit your life. Whether you're able to give at the suggested level, more, or less, what matters most is your intentional engagement in supporting our shared mission.

2025, rev. 2026

WHAT'S IN YOUR CUP?

My/Our Financial Cup Runneth Over

I am employed or retired with income and wealth that more than meets all my basic needs (food, housing, transportation, health)
I may have some debt but it doesn't impact my financial choices in any way.
I may own more than one property and/or I have other investments.
My household can afford several vehicles. And I often fly business or first class.
I never have to avoid medical care due to finances.
I often eat meals out at good restaurants and subscribe to theater, the symphony, the ballet and/or the opera.
I can buy clothes whenever I choose.
I can afford vacations to exotic places and take time off when I need it (if I'm employed).

My/Our Financial Cup is Full

I am employed or retired with enough income to always meet all my basic needs (food, housing, transportation, health)
I may have some debt but it doesn't impact my financial choices.
I own my own home OR I rent a higher end property by choice. I may own more than one property.
My household owns or leases at least one car.
I have adequate access to health care, and do not avoid medical care due to finances.
I have enough extra income to afford meals out, the movies or a concert, new clothes, etc. when I choose.
I can afford vacations and take time off when I want it (if I'm employed).

My/Our Financial Cup is Adequate

I am employed or retired with enough income to usually meet all my basic needs (food, housing, transportation, health)
I may have some debt but it doesn't impact obtaining my basic needs.
I own or lease a car.
I have adequate access to health care, and do not avoid routine medical care due to finances.
I have some financial savings (am not living paycheck to paycheck).
I have enough extra income to occasionally afford meals out, a concert or a movie, new clothes, etc. without going further into debt.
I can take a vacation annually or every few years without going further into debt.

My/Our Financial Cup is Low

I struggle to meet my basic needs (food, housing, transportation)
I have enough debt that it impacts my capacity to meet my basic needs.
I pay below median rent, live in subsidized housing or have unstable housing.
I can not afford a car.
I am unemployed or under-employed.
I qualify for government assistance for my basic needs.
I have no savings.
I am unable to afford meals out, a concert or a movie, new clothes, etc.
I can not afford vacations or to take time off from work without a financial burden.

2025, rev. 2026

Level of Engagement and Participation

What's in your cup?

	Core	Active	Casual	Resting
Low	**1-2%**	**1-2%**	**1-2%**	**1-2%**
Adequate	**8-10%**	**5-8%**	**3-5%**	**1-3%**
Full	**13-15%**	**10-13%**	**7-10%**	**5-7%**
Runneth Over	**15% or more**	**13% or more**	**10% or more**	**7% or more**

Level of Engagement and Participation

What's in your cup?

	Core	Active	Casual	Resting
Low				
Adequate				
Full				
Runneth Over				

created by Stewardship FOR US
Building Cultures of Generosity and Commitment

2025, rev. 2026