THE JOY OF GENEROSITY

> "There is more happiness in giving than in receiving."
> ACTS 20:35

An Invitation to Year-end Giving

Evangelical Lutheran Church in America

AN INVITATION TO YEAR-END GIVING

December is a month of gift-giving. December is also the month when many people look at their giving for the year and decide whether circumstances permit them to make additional charitable contributions. Because of these two facts, many nonprofits, including many congregations, invite and encourage additional, year-end gifts from those who regularly support their work.

What is your congregation's history with year-end giving requests? Many congregations solicit year-end gifts annually. Other congregations have never made such a request. Still others fall somewhere in the middle.

What follows are ideas and suggestions for your consideration. Will your congregation ask community members for a year-end gift this year? If so, what might that request look like?

What will you invite people to support?

As you consider a year-end gift request, the first question to ask is what sort of goal or project you will invite people to support. Sometimes congregations face a gap between budgeted and actual income. In this case, you might ask givers to help the congregation complete its ministry plan for the year. In other cases, congregations have special internal projects that givers can support through a one-time offering. In still other cases, congregations have ministry partners they want to support with a collective year-end gift.

Your request for a year-end gift will be much more appealing when you clearly articulate how it will be used and how it will make a difference in the congregation's ministry.



When and how will you make your request?

Most congregations have found that making the request for a year-end gift is best accomplished in the very early days of December. This avoids the Thanksgiving rush but still gives supporters time to consider the request before the exceedingly busy days leading up to Christmas.

This request is best done through a special mailing. Announce in worship that an envelope will be arriving at everyone's home, and encourage members to pay special attention to the mailing. Your letter should answer four basic questions:

1. What is being requested?
2. Why is this request being made?
3. How can someone respond to the request?
4. By what date should this response be made?

The letter sent should be only one page. Research has shown that the longer a letter runs, the less likely it is to be read. Sample letters are found later in this material.

Will you do some education in the letter?

There are giving methods that bring tax advantages to some people. New for 2026 is that even people who don't itemize on their federal tax return can deduct up to $1,000 per person ($2,000 per couple) of charitable giving. For those who haven't reached this threshold, this might be an extra incentive to give to your congregation. Also, those who are 70 or older can give to your congregation using a qualified charitable distribution (QCD) from an individual retirement account (IRA). This amount is not counted as income, so it can result in tax savings for those who don't itemize. Those 74 and older can use their QCD to meet their required minimum distribution from the account.

Because your letter will arrive when some people are thinking about taxes, it might be a good opportunity to briefly raise these issues. Or you may find other ways to share the information.

How can people make their gifts?

Because you are requesting an additional gift, you need to be very clear about how people can respond to the request. Many congregations include a return-addressed envelope with their letter asking for a year-end gift. Recipients are asked to enclose their gift in this envelope and either mail it to the church or place it in the offering plate during worship. Many congregations also provide an easy way to make and designate a gift at their online giving portal. If you are asking people to consider a gift of stock or a gift from their Qualified Charitable Distribution, you should include in your letter the name and contact information of a person who can help facilitate such a gift.

How will you differentiate this gift from regular giving?

A year-end gift is a gift over and above the person's regular giving. In your materials and in any announcements of this request, you need to be very clear about this. Also, as stated above, you should provide an easy way for people to indicate that their gift is in addition to their regular giving.

Will you send one letter to everyone or segment your request to different groups?

Some congregations send the same year-end gift letter to everyone. Other congregations send slightly different letters to different groups in the congregation. For example, you might send one letter to those who have a gift of record for the year and a different letter to those who have not given yet. If you are going to do some education in the letter, you might send one letter to those 70 and older with information specific to them and another letter to those under 70 with information about the new charitable tax deduction.



SAMPLE LETTERS

The following sample letters are *not* meant to be copied as is and used in your setting. We suggest that you find the sample letter closest to your planned request for a year-end gift and let the letter guide you as you create one that reflects your congregation's ministry.

Seven sample letters follow:

SAME LETTER TO EVERYONE:



SEGMENTED LETTER:



SAME LETTER TO EVERYONE



REQUEST FOR A GIFT TO THE **GENERAL FUND**

<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making additional, year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an additional, end-of-year gift to **<church name>**.

This year has seen important ministry in our congregation. I was thinking recently about all the ministry that happens in our midst but goes unnoticed by many. At **<church name>**, children and youth are raised in the faith. Our Sunday school, confirmation classes and youth ministry are filled with young Christians who grow stronger in their faith month by month. **<Church name>** also gathers adults to reach out into our community and help those in need.

We have done so much in 2026. But we have more to do. Your extra, year-end gift will help us sprint across the finish line that is Dec. 31.

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is “end-of-year” and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that there is a new provision in this year’s tax code? Up to $1,000 per person ($2,000 per couple) of charitable giving can be deducted from your federal taxable income even if you don’t itemize your deductions. If you haven’t reached this level of giving yet, consider taking advantage of this deduction through your gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>

SAME LETTER TO EVERYONE



<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making additional, year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an additional, end-of-year gift to **<church name>**.

I'm excited to announce that this year, all money given in year-end gifts will be used to update our church library and to purchase new books, especially children's books. After the first of the year, our library will get a new coat of paint, along with new carpeting and furniture. Whatever money remains after the facility updates will be used to purchase new books. The special emphasis will be on children's books, which will be integrated into our Sunday school lessons. We plan to have a library open house in mid-March during which everyone can enjoy the new look of this important room in our church home.

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is "end-of-year" and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that there is a new provision in this year's tax code? Up to $1,000 per person ($2,000 per couple) of charitable giving can be deducted from your federal taxable income, even if you don't itemize your deductions. If you haven't reached this level of giving yet, consider taking advantage of this deduction through your gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>

SAME
LETTER TO
EVERYONE

REQUEST FOR
A CONGREGATIONAL
GIFT TO A
MISSION PARTNER

<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making additional, year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an additional, end-of-year gift to **<church name>**.

Our Church Council has decided that this year, all money given in year-end gifts will be pooled in a gift from our congregation to our local food shelf. As you may know, 2026 has been a difficult year for many people in our community who are faced with food insecurity. Government programs they counted on in the past have been eliminated. This has resulted in a significant increase in the number of people visiting the food shelf. The need is real.

With the money given in year-end gifts, **<church name>** will be able to present a significant check to the food shelf. Our Christmas gift to the food shelf will help it reduce hunger in our community.

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is “end-of-year” and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that there is a new provision in this year’s tax code? Up to $1,000 per person ($2,000 per couple) of charitable giving can be deducted from your federal taxable income even if you don’t itemize your deductions. If you haven’t reached this level of giving yet, consider taking advantage of this deduction through your gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>

SEGMENTED LETTER



FOR THOSE WHO HAVE ALREADY GIVEN

<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making additional, year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an additional, end-of-year gift to **<church name>**.

Before going into the details of this request, I want to thank you for the financial support you have already given to our congregation in 2026. The congregation's ministry happens because of you. This request encourages you to consider a gift over and above your regular giving.

<At this point, enter specific information detailing whether your congregation will use year-end gifts for the general fund, a special project or a mission partner.>

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is "end-of-year" and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that there is a new provision in this year's tax code? Up to $1,000 per person ($2,000 per couple) of charitable giving can be deducted from your federal taxable income even if you don't itemize your deductions. If you haven't reached this level of giving yet, consider taking advantage of this deduction through your gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>

SEGMENTED LETTER



FOR THOSE WITH NO GIFT OF RECORD

<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an end-of-year gift to **<church name>**.

<At this point, enter specific information detailing whether your congregation will use year-end gifts for the general fund, a special project or a mission partner.>

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is “end-of-year” and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that there is a new provision in this year’s tax code? Up to $1,000 per person ($2,000 per couple) of charitable giving can be deducted from your federal taxable income even if you don’t itemize your deductions. If you haven’t reached this level of giving yet, consider taking advantage of this deduction through your gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>

SEGMENTED LETTER

<70

FOR THOSE UNDER 70 YEARS OLD

<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making additional, year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an additional, end-of-year gift to **<church name>**.

<At this point, enter specific information detailing whether your congregation will use year-end gifts for the general fund, a special project or a mission partner.>

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is “end-of-year” and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that there is a new provision in this year’s tax code? Up to $1,000 per person ($2,000 per couple) of charitable giving can be deducted from your federal taxable income even if you don’t itemize your deductions. If you haven’t reached this level of giving yet, consider taking advantage of this deduction through your gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>

SEGMENTED LETTER

70+

FOR THOSE 70 AND OLDER

<Date>

Dear member of the **<church name>** community,

December is a month of gift-giving. December is also the month when many people evaluate their charitable giving for the year and consider making additional, year-end gifts to organizations and causes that are dear to them. I am writing to encourage you to make an additional, end-of-year gift to **<church name>**.

<At this point, enter specific information detailing whether your congregation will use year-end gifts for the general fund, a special project or a mission partner.>

Making a year-end gift is easy. You can enclose a check in the pre-addressed envelope included with this letter and either mail it to the church or place it in the offering plate during worship. If you prefer to give online, simply go to the church website, indicate that your gift is “end-of-year” and give using your credit card.

For your gift to be deductible in 2026, it must be received by Dec. 31. Speaking of tax deductions, are you aware that if you have a traditional individual retirement account (IRA), there are potential tax advantages when you give directly from your IRA to our congregation? For those 70 and older, gifts can be made using a qualified charitable distribution (QCD). For those 74 and older, your QCDs can be included in your required minimum distribution. Always check with your financial institution or adviser to see if these possibilities make sense for you. If so, consider taking advantage of them when you make a gift to **<church name>**.

Thank you for considering this request, and may God bless your household in this Advent and Christmas season.

Sincerely,

<signature>