

# Your guide

TO THE 2025

# *giving season*

Inspiration, ideas, and important dates for year-end giving



National Christian  
FOUNDATION®



# A season of sacred stillness

In our hurried world, God often arrives unannounced – just like Jesus did in Bethlehem long ago.

As you steward what has been placed in your care this year end, we pray you enter this time with a special sense of awareness and reflection.

These pages offer inspiration for slowing down, noticing God, and aligning your resources with his eternal purposes. We invite you to reflect on the sacredness of your generous acts and to worship God for the glorious ways he uses them to transform lives.

May your giving be a form of prayer that draws you closer to the One who gave everything for us.

*“Be still and know that I am God.”*

Psalm 46:10

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# The unnoticed arrival

Most people in the city of Bethlehem slept through the birth of the Messiah. Miles away, angels split the night sky with song, and shepherds trembled in awe. But the people in the city lay quiet, unaware their Savior had drawn his first breath.

As he so often does, God slipped into the world quietly, humbly, hidden in plain sight. And the world was forever changed. Despite being missed by so many, God was fully present among them – filling even the silence with his glory.

We, too, are prone to missing the glory of our Savior, but not because we're sleeping. We rush through our days, fill every moment, and overlook the quiet ways God is moving in the world. We miss the undercurrent of his glory all around us. We miss holy opportunities for gratitude and giving.

When we make space in our days and weeks to be still, we create an environment for noticing the movements of our Savior. We're able to take an intentional breath, inhaling gratitude and exhaling generosity.

Giving has a way of keeping us connected to God's sacred work. Through it, we see the world differently and are awakened to the most undiluted version of God's presence.

This Advent, maybe the invitation is not to do more, but to notice more. To step into the quiet of the night. Calm our restless minds. Tune in to the divine story steadily unfolding all around us. Then, split the sky with our song. Tremble in his presence. Delight in the existence of a Savior who is fully present with us.



*What subtle ways have you seen God moving in your life that you might have missed if you hadn't been paying attention?*

*Jesus came humbly, unnoticed by most. Does this say something about how we should show up in the world?*

*How can generosity help you slow down and tune in to what God is doing around you?*

*Generosity can awaken us to God's presence. What specific act of giving this season could be your way of showing God you see his work and trust he is always near?*



# The holy pause

In the Psalms, we encounter *selah*. This mysterious word that appears 74 times is considered a musical instruction to pause and let truth settle into silence. Although the exact meaning is unknown, the idea of a holy pause can be an effective way to create sacred space for God. Try these small-but-deliberate ideas to help you settle your soul and awaken you to his presence:



1. **Give yourself a break** – Take an honest pause to evaluate holiday traditions. Are elaborate decorating rituals creating more stress than joy? Is excessive gift-giving becoming a burden? Sometimes the most sacred pause involves setting aside activities that have shifted from worship to worry.
2. **Honor the Sabbath** – This fourth commandment invites us into God's rhythm of work and rest. To preserve this sacred day, consider taking a break from devices and shopping. For more on Sabbath-keeping, read Matthew Sleeth's *24/6* or Mark Buchanan's *The Rest of God*.
3. **Observe Advent** – Rather than rushing toward Christmas, let this season teach you to wait. Embrace the stillness as you light the candles. Commit to reading familiar Bible stories with fresh eyes.
4. **Give with intention** – Include heartfelt notes with year-end gifts. Pray before you respond to requests. Use your Giving Fund to involve children in family giving decisions.
5. **Welcome unplanned pauses** – When traffic slows or plans fall through, resist filling the space immediately. Don't pick up your phone. Instead, ask: What might God want to show me in this unexpected margin?
6. **Offer threshold prayers** – Develop the habit of brief, silent prayers when entering your home or work, starting your car, or walking into a store. A simple "God, make me aware of you" or "Put someone on my path who needs you" can transform a routine transition into awareness of his presence.
7. **Pause your perspective** – Drive through a different neighborhood. Visit someone who is lonely. Volunteer at a new ministry. Allow God to interrupt your routine and open your eyes to the unexpected.
8. **Practice the prayer of examen** – End each day with two or three minutes of reflection. Ask yourself: Where did I notice God today? What am I grateful for? This ancient practice can help you recognize God's presence in ordinary moments.
9. **Give the ministry of presence** – Choose one person to focus some attention on this season – an elderly neighbor, a stressed parent, someone who's grieving. Sit without agenda, listen deeply, and offer unhurried attention.
10. **Tithe your time** – Consider setting aside six minutes of every hour for *lectio divina* – sacred reading, prayer, or simply noticing God's handiwork around you. Step outside to feel the cool air or pause to give thanks. These micro-Sabbaths can reshape your day.

The Christ child wasn't born to those rushing around Bethlehem. He was born to waiting hearts. Shepherds keeping watch. Mary pondering. Joseph listening for direction from God. This Christmas, may you mirror their spirit of wonder and create holy pauses that help you see the quiet ways God still draws near to those who make him room.

*Selah.*

*In repentance  
and rest is your  
salvation, in  
quietness and trust  
is your strength.*

**Isaiah 30:15**

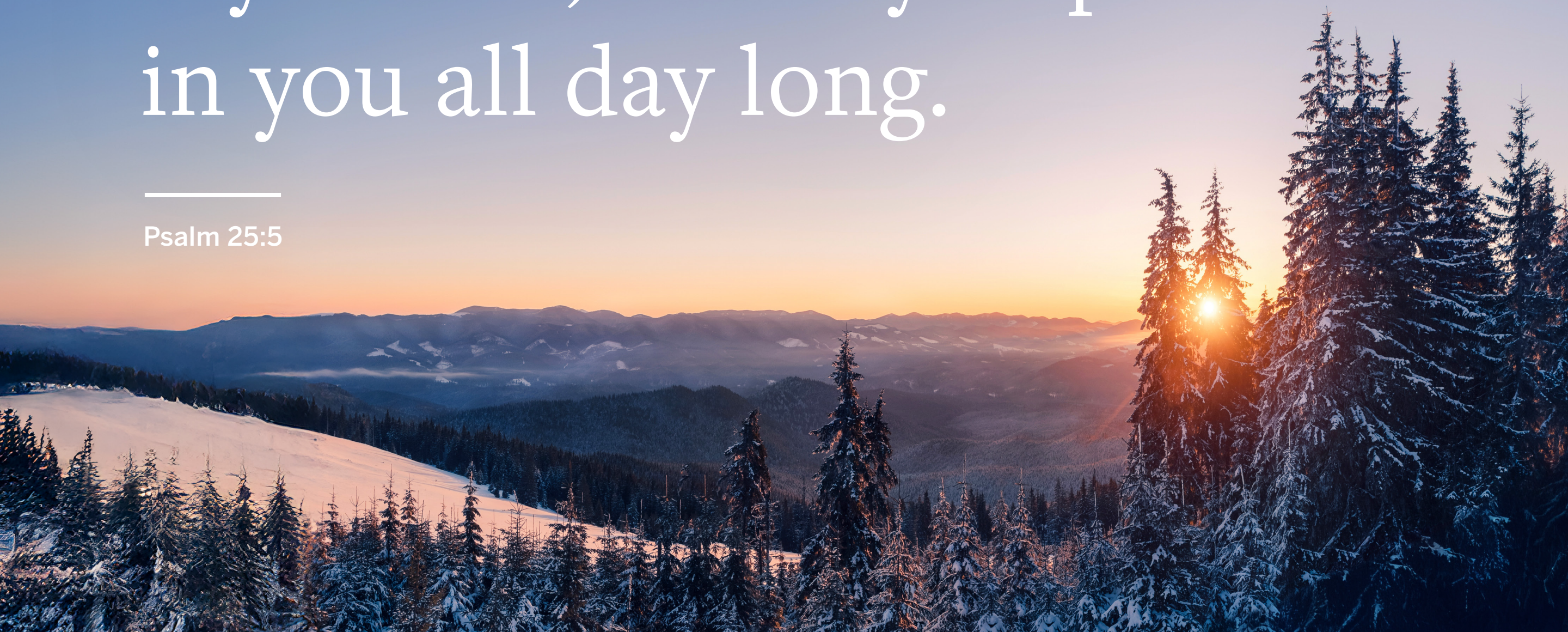
Try a new devotional at  
[ncfgiving.com/advent](https://ncfgiving.com/advent)



Guide me in your truth and  
teach me, for you are God  
my Savior, and my hope is  
in you all day long.

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Psalm 25:5





# Make the most of every gift

With a Giving Fund comes a world of strategic giving possibilities that can amplify your charitable impact, help you grow in community, and lead you to more joy through generosity.



**New to a Giving Fund?**  
Open one in minutes at  
[ncfgiving.com/givingfund](https://ncfgiving.com/givingfund)

## Invest your fund balance

You can choose from a variety of NCF's investment pools to align with your charitable growth and giving goals that range from stable value with very low risk to high-risk, high-return investments. You may also have the option of a separately managed account, allowing your qualified independent investment advisor to provide investment management services for the assets in your Giving Fund.

## Consider a bunching strategy

You can give multiple years of contributions in a single year, then grant the contributions to charities over the years you claim the standard deduction. Our team

of charitable professionals is ready to help you explore this opportunity.

## Grant anonymously

When supporting a charity, you can make grants anonymously, so money goes out without your name attached. It's a great way to give humbly and with complete privacy.

## Discover new charities

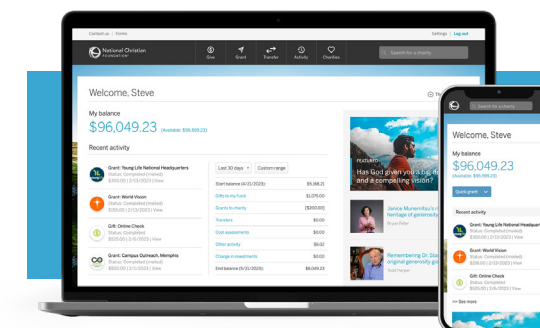
Log in to your Giving Fund on our website to browse more than 60,000 charity profile pages organized by 58 causes – like church, education, clean water, or human trafficking. You can find charities, add them to your favorites list, and send them support when you're ready.

## Automate your giving

Instead of just one-time transactions, you can set up regular, automatic withdrawals from your bank account or credit card to go to your fund. You can also create recurring schedules, so grants to your favorite charities are sent monthly, quarterly, or annually ... even when you're out of town or unable to log in.

## Leave a legacy of giving

Your Giving Fund can be a powerful tool to impact your favorite causes, even after your lifetime. Log in to your fund on your computer, go to the Legacy page, and click the blue button to create a succession plan, so your kids, grandkids, or others can carry on your legacy of giving. And consider naming NCF as a beneficiary in your will, trust, or other estate documents, so you can leave more for the givers who come after you.



Did you know NCF has lowered the cost of a Giving Fund? Learn more at [ncfgiving.com/givingfund](https://ncfgiving.com/givingfund)



# Non-cash giving can make a big impact this year

Your appreciated assets – real estate, business interests, stock – represent more than financial value. They're opportunities to fuel the kingdom work that stirs your heart. And this approach offers a meaningful way to see your stewardship create lasting impact. You'll find:

**Increased giving capacity** – when you accelerate your generosity by giving from wealth tied up in your non-cash assets

**More tax efficiency** – with a potentially significant tax deduction, so you can give more to the causes you care about

## Real estate

Whether you own commercial real estate or a vacation home, you may be able to turn your valuable property into funding for church planting, research for curing Alzheimer's, Bibles for kids, or whatever else God is calling you to support.

### Considering selling?

By giving appreciated commercial, residential, or undeveloped property before you decide to sell it, you may have a once-in-a-lifetime opportunity to fund your giving into the future. Our

in-house team of charitable professionals can work with you and your advisors to decide if a non-cash gift is right for you.

### Managing property

Your income-producing real estate can become a kingdom-advancing investment with NCF. You can give rental-income property, whether it's residential or commercial.

**Download this one-page pdf to learn how this works at [ncfgiving.com/realestate](https://ncfgiving.com/realestate)**



## Business

Whether you're considering selling your company in the future or just feeling overwhelmed by limited cash flow for giving, you can join other wise business owners who've gifted a portion of their businesses to make a bigger difference for the charitable causes they care about most.

### Considering selling a company?

For many entrepreneurs who have a heart to give charitably, the opportunity arises to sell their company for a sizable gain. NCF can work with you and your advisors to help you give a portion of your business to NCF before you decide to sell.

**Learn more in our guide for business leaders at [ncfgiving.com/business](https://ncfgiving.com/business)**

## Stock

When stock prices are up, or even in uncertain markets, many people still have some appreciated stocks or mutual funds in their portfolio. These present a significant opportunity to give more and potentially bring a substantial tax deduction, so you can give more to support the causes you care about most.

**Learn more and get started today at [ncfgiving.com/stock](https://ncfgiving.com/stock)**

Learn more about non-cash giving in our 2-minute video at [ncfgiving.com/noncash](https://ncfgiving.com/noncash)



# 2025 year-end giving dates to remember

There's no better time than now to start planning your year-end giving.



## Nov 28: Real estate gifts

Any real estate gifts requiring a Phase 1 Environmental Site Assessment must be initiated with NCF by this date.

## Dec 2: Proprietary mutual funds

All proprietary mutual fund transfers must be initiated by this date.

## Dec 5: New separately managed accounts (SMAs)

Any new SMAs (NCF fund assets that are separately managed by an advisor) must be set up by this date. Initiate gifts with a transfer agent by this date.

## Dec 12: Complex gifts

To ensure your complex gift can be completed by December 31, your asset donation form and all required documents must be received by December 13. Due to the high volume of complex gifts at the end of the year, we encourage you to submit your documents as soon as possible. We can accept your gift as early as today with an effective date of December 31, 2025. Contact your local NCF team for forms or more details.

## Dec 15: Grants to charities

Grant requests to approved charities must be submitted by this date if you would like a check mailed by the end of the year. Note: Grants do not have to be issued by year end for tax purposes.

## Dec 15: Publicly traded securities or E-checks

All stock and mutual fund transfers should be initiated with the transferring broker by this date. E-checks also need to be initiated by this date. A physical check or a wire transfer should be considered instead of an E-check after December 15. (NCF must receive the gift by December 31 to count toward the 2025 tax year.)

## Dec 31: Cash gifts

Physical checks must be postmarked by USPS no later than December 31. Cash and wire transfers must also be received in NCF's bank account by this date.

## Dec 31: Charitable gift annuities (CGAs)

Applications for CGAs, along with physical checks, must be dated and postmarked by USPS no later than December 31, and you must have previously received a CGA illustration with the terms on which the CGA agreement will be based.

**\* Special note:** USPS is experiencing some temporary delays in regular mail delivery as it implements upgrades. If your gift is sent via USPS, the contribution receipt will show the date the gift was postmarked. If you send your gift by FedEx or UPS, the date on your receipt is the day NCF receives the gift.



Download forms or contact NCF's team with any questions at [ncfgiving.com/forms](https://ncfgiving.com/forms)





# Learn more about generosity every Saturday morning

Spread the joy of giving this Christmas, and invite all your friends to be part of our Saturday 7 online community – a group of nearly 60,000 subscribers who get the latest news, ideas, and stories of generosity delivered straight to their inboxes every Saturday morning.

Sign up or share with a friend at [ncfgiving.com/saturday7](https://ncfgiving.com/saturday7)

