

Your Guide to the *Giving Season*

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



National Christian
FOUNDATION®



The most generous time of year is upon us again.

It's a time when we feel the contagious spirit of giving, and we see it coming to life around us, every day, sometimes in the most surprising of ways. It's a special time when our hearts become softened and vulnerable, willing to both give and receive.

We all strive to give generously to the ministries, neighbors, employees, and others God has called us to serve. Yet we also prayerfully seek his abundant wisdom to guide our decisions, knowing that everything we have to give isn't ours – it's his.

Your Guide to the Giving Season is designed to help us connect those two ideals ... to share practical ways we can make the most of our giving and to help us experience lasting, Spirit-filled joy over the important months ahead.

As the NCF family of givers, let us join together to reflect on the goodness of God's greatest gift, Jesus Christ, and look to his gracious Word for instruction.

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DEVOTIONAL

Let us prepare our hearts as we pursue his.

From the first days of autumn to the final moments of December, the giving season provides us with space to remember all that God has given us, to reflect with gratitude, and to make our own gifts to him.

But before we give anything – whether it be time, talent, money, or even a warm meal or kind act – let us take a few moments to prepare our hearts.

Giving is worship, and God calls us to prepare our hearts before we worship. Ask God, “Am I prepared to be blessed by you and to be a blessing to others?” Ask what he requires of you now. Is God calling you ...

To discuss giving with your spouse and kids?

To involve other people in your giving?

To wait and save? Or give out of the ordinary?

Listen awhile for his voice before you make any decisions about your giving.

Then go for it, and pray for new and unique opportunities to give!

God loves your joyful generosity, and he is the one who makes us able to give and keep giving. He provides us with everything we need for life and godliness. He gives us his righteousness, and every good and perfect gift comes from him. When we share what we have, we glorify him and help pave the way for him to do more.

May God increase the harvest of your righteousness as you give with joy this year!

He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.

2 Corinthians 9:10



Read *7 Principles of Biblical Generosity* at ncfgiving.com/principles to further prepare your heart.

10 ways you can share generosity with your family

On the first Christmas ... God gave you everything you will ever need. Without hesitation, reluctance, or reproach, he gave you the purest of gifts: his very own Son. He gave what is truly life in giving us Jesus, the most precious of gifts.

That is why it is so important for us to mirror God's loving generosity within our own families – not only sharing the story of Jesus this holiday season but also encouraging our families, and even neighbors or coworkers, to live just as boldly generous.

So, here are 10 simple and practical ways you and your family can experience generosity together. It is our hope that you will set aside intentional, special time between now and the New Year to focus on the needs of others and grow closer to one another in doing so.



1. SHARE YOUR GENEROSITY STORY with your family to celebrate all God has done.

2. REACH OUT TO MISSIONARIES with cards or care packages from your family.

3. ENCOURAGE EACH FAMILY MEMBER to think of the most generous person they know, and have them ask that person for one piece of advice to share.

4. RESEARCH CHARITIES AS A FAMILY, then pray together about sending one a special gift.

5. VOLUNTEER TOGETHER at your local church or ministry, which often need the most help at Thanksgiving and Christmas.

6. OFFER TO MATCH THE DONATIONS your children give this holiday.

7. BRING A SWEET TREAT to your next-door neighbor with a card that shares your family's favorite Bible verse.

8. PLAN A FAMILY MISSION TRIP for a week of service next year, at home or abroad.

9. OPEN A GIVING FUND AT NCF for each of your kids or grandkids as a Christmas gift this year, and pre-fund it so they can experience granting to a charity immediately.

10. MAKE AN ANONYMOUS GIFT to someone your family has found in need.

“They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”

1 Timothy 6:18-19

Creative ways to maximize your Giving Fund

If you're one of the thousands of generous givers who use a Giving Fund (donor-advised fund) at NCF, you know how simple and fun it is to make an impact for the causes and charities you love most ... online, anytime, 24/7.

Besides the basics of adding money to your balance and then sending grants to charities, did you know about these other creative ways to use your Fund?

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 into your Fund. You can also schedule recurring grants from your Fund so that checks go to your favorite charities monthly, quarterly, or annually ... even when you're out of town or unable to log in.

Grant anonymously

When supporting a charity, you can mark your grants as anonymous, so money goes out without your name attached. It's a great way to give humbly and completely privately.

Find your favorite charities

There are now more than 30,000 profile pages for charities, organized under 50+ causes, such as adoption, evangelism, and human trafficking. You can browse charities, add them to your favorites list, and send them grants when you're ready.

Consider bunching your gifts

Did you know that your Fund can play an integral role in a bunching strategy? You can give multiple years of charitable contributions in a single year, then grant the contributions to charities over the years you claim the standard deduction. Our team of experts is ready to help you explore this tax-saving strategy.

Leave a legacy of giving

Your Fund can be a powerful tool to impact your favorite causes, even after your death. Log in to set up a succession plan, so your kids and grandkids can manage your Fund after you're gone. Also consider naming NCF as the beneficiary in your will, trusts, estate, 401k, or IRA.

Grow your Fund by investing

Select from a variety of options that put your Giving Fund to work. NCF offers multiple investment pools, impact investing opportunities, and the ability to set up separately managed accounts.



New to a Giving Fund?

A Giving Fund works like a charitable checking account, and when you see it in action, you'll know why. If you don't have one already, you can open one in just minutes and log in to start granting today!

Get started today at ncfgiving.com/givingfund

GIVING SOLUTIONS

Experience the power of non-cash giving

Have you ever considered giving non-cash assets, such as business interests, real estate, or stock to the causes and charities you love? Did you even know that was possible? With non-cash giving, you can ...

Spend less in taxes

By donating non-cash assets first, you typically receive a tax deduction for the fair-market value of your gift.

Send more to charity

The capital gains taxes you save from giving the asset directly means more goes to support charities.

Get personal savings

Because you receive the full tax deduction, you'll see significant tax savings.

Business

Whether you're selling your company or just feel overwhelmed with taxes and limited cash flow, you can join countless people using their businesses to make a bigger difference for education, clean water, or orphan care.

Running a company?

Your business may be your single greatest investment, financially and personally. With our Charitable Shareholder strategy, you can donate a non-voting interest, receive a substantial tax deduction, and maintain management oversight of the company.

Selling a company?

Only a select group of entrepreneurs ever have the opportunity to sell their successful company for a sizable gain. Many business owners have a heart to give charitably but don't know where to turn for wise counsel during a liquidity event. We have a solution that can help you maximize your sale and your impact, even during the holiday season.

Watch two case studies at ncfgiving.com/business



Real estate

Whether you own a family farm or a corporate building, our team can help turn your valuable property into food for the hungry, Bibles for evangelism, or anything God is calling you to support.

Considering selling?

You can maximize your tax savings by giving appreciated real estate to NCF before the sale. Our team of experts has decades of experience with all types of property, including raw land as well as residential and commercial real estate.

Managing property?

Your income-producing real estate can become a kingdom-producing investment with NCF. We can help you give residential or commercial real estate, and even rental income property, while continuing to manage it yourself.

Explore strategies for giving real estate at ncfgiving.com/realestate

Stock

You likely have money in taxable accounts that has produced some significant unrealized capital gains, which will eventually result in a hefty tax bill. But by donating appreciated securities that you've held for more than a year, you can reduce or eliminate capital gains taxes and claim the value of the donation as a charitable deduction in 2019!

Get started with stock giving at ncfgiving.com/stock

Do you have a giving strategy?

We all want to make the biggest possible impact with our generosity – not just during the holiday season, but in every season. While spur-of-the-moment giving can hold an important place, so does prayerful, strategic planning. Without it, we may become unfocused, non-strategic, and unaware of the impact we are making in our communities or around the world.

That's why it's important that we take time ...

- **To prayerfully consider** how our beliefs about money shape our actions
- **To discover** the causes we're truly passionate about
- **To set** financial finish lines with annual and lifetime giving goals
- **To learn** that *what* we give can be as critical as *how much* we give
- **To evaluate** charities doing the best work right now, and ...
- **To measure** the ultimate, lasting impact of the gifts we've made

The holidays are a sacred time to reflect.

Whether it be at a coffee shop, in the midst of your morning quiet time, or during a break in your work day, carve out sacred space to prepare for next year. You may want to devote more time alone or with family to dive deep. But whatever you choose, we encourage you to slow down, pray, think, study, and seek God's leading.

Connect with your local NCF team to take the next step with your giving strategy.

Visit ncfgiving.com/locations to find a team near you.

The reward will surely be a wiser, more-targeted approach to your giving that frees you up to say "yes" when you should say "yes," and "no" when you should say "no."

In doing so, 2020 holds great potential for you to multiply your impact for the causes closest to your heart.

2019 year-end giving dates to remember

There's no better time than now to start planning your giving before December 31.

Though it's simple to give cash and checks into your Fund at NCF, non-cash assets such as business interests, real estate, and stock can take longer to process or liquidate, so we encourage you to get started as early as possible.



Download all necessary forms at ncfgiving.com/forms

Nov 18: Supporting Organizations

All requests for the creation of a new Supporting Organization must be made by this date.

Nov 29: Real Estate Gifts

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

Dec 9: New SMA Accounts

Any new SMA accounts (NCF Fund assets that are separately managed by an advisor) must be set up by this date.

Dec 9: Proprietary Mutual Funds

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

Dec 12: Grants

Grant requests 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 20: Complex Gifts (business interests, real estate, and life insurance)

To ensure your complex gift can be completed by December 31, a completed Non-Cash Asset Donation Form and all accompanying required documents must be received by this date. Note: 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, 2019.

Dec 20: 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 20. (Note: NCF must receive the gift by December 31 to count towards 2019 tax year.)

Dec 31: Complex Contributions

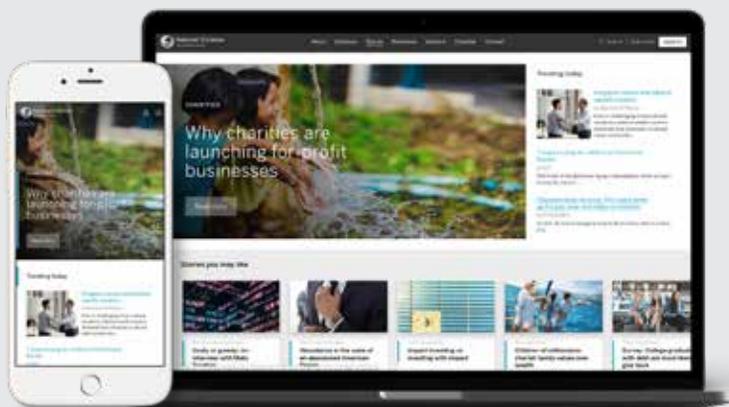
Complex gifts must be finalized by this date.

Dec 31: Cash Contributions

Physical checks and cash must be postmarked by this date. Wire transfers must be received in NCF's bank account by this date.

Full of inspirational and practical wisdom, this guide is designed to help you and your family thoughtfully plan your year-end giving this holiday season.

Since 1982, our team at the National Christian Foundation (NCF) has helped thousands of givers like you mobilize more than \$11 billion dollars for 63,000 charities. With 30 local offices, unmatched expertise, and the most creative giving solutions available today, we would love to help you send more to the causes and charities you care about ... connecting you to the larger movement of generosity taking place around the world.



Visit ncfgiving.com/stories

for more giving inspiration and innovative strategies. Also, don't forget to sign up for the *Saturday 7*, our weekly email digest of hand-picked stories just for you.