

PLEDGING & GIVING FAQ

WHAT IS A PLEDGE?

A pledge is a monthly, quarterly, or yearly financial gift that members and friends commit to giving to USSB. A pledge is a promise that allows our board of trustees and financial volunteers to plan and prepare our budget and monitor our fiscal health throughout the year. USSB is completely self-supporting and the financial health and future of our congregation is determined by the generosity of our members and friends. Almost 50% of all USSB expenses are paid by continuous pledges.

WHAT ARE CONTINUOUS PLEDGES?

Continuous pledges are regular, ongoing donations with no expiration date. Our expenses, such as the salaries we pay our ministers and staff, our building maintenance costs, and our program expenses, are ongoing, too! Continuous, predictable pledges help us keep the Unitarian Society running smoothly and efficiently.

CAN'T I JUST PUT MONEY IN THE OFFERING PLATE?

Gifts in any form are, of course, appreciated, and the offering plate is a part of the church's financial support, as well as a way for our many visitors to show appreciation for their experience at the USSB. Members also use the offering plate as a way to say an extra thank you for our beloved community, over and above their pledge. However, a formal pledge provides the essential base for our financial planning.

WHAT IF I NEED TO CHANGE OR STOP MY PLEDGE?

If you have a financial hardship or if you leave USSB, just contact Erin Wilson, USSB's Director of Administration, at erin@ussb.org, to reduce or end your pledge. Or if you get a salary increase or win the lottery, you can email Erin and increase your pledge! We check in with every pledging and contributing member and friend of USSB once each year to review their pledge. This is a good opportunity for people to assess their giving level and increase, decrease, or sustain their pledge.

WHAT'S A STEWARDSHIP CIRCLE?

All of our pledging members and friends are divided into 12 groups, one for each month of the year. These groups are called Stewardship Circles. During your assigned stewardship month, you and the other members of your Stewardship Circle will receive printed information about USSB's activities and finances and will be contacted by your Stewardship Circle leader, who will ask you to review your pledge and make plans for the next year.

HOW MUCH SHOULD I PLEDGE?

That's a question only you can answer, but we encourage you to think about what USSB means to you and to the wider Santa Barbara community, and then review the [Fair Share Generosity Guide](#) to help you decide. We're encouraging everyone to consider giving 5% of their monthly income, if possible. When congregations are supported at this level, they have the financial foundation to meet their responsibilities for fair compensation for their staff and ministers; to maintain safe, accessible, and attractive facilities; and to be responsive to the needs of their

community through vibrant worship, high-quality programs, and inspiring justice and outreach work.

DO I HAVE TO PAY MONTHLY?

You can fulfill your pledge in any increment you want: weekly, monthly, quarterly, or annually. Just check the payment frequency box on the pledge form that works best for you. We encourage everyone to pledge on a monthly basis because we have found that it is the easiest for most people, and it helps us smooth out our finances over the course of the year. But it is up to you how you want to give. We are grateful for your gifts whenever they arrive!

HOW DO I MAKE MY PLEDGE PAYMENTS?

We encourage everyone to set up an automatic payment plan since this makes it easy for you and reduces transaction fees for us. Automatic payments using your checking account can be set up online through USSB's secure website ([click here](#)). Or, you can log into your financial institution's website and set up your USSB pledge payments as an automatic bill payment. Contact Erin Wilson, USSB's Director of Administration at erin@ussb.org and she'll help you set it up.

You may also pay with cash, check, credit card, or debit card. If you decide to use your credit or debit card to make pledge payments, please consider adding 3% to cover our service charges. We prefer the automatic payment plan through your checking account (see above) to avoid extra fees. They also mean you won't have to remember to write a check each month.

CAN I DONATE STOCK OR USE OTHER FUNDS?

Electronic transfers of stock and alternate funding sources are welcome. Some members also choose to leave USSB in their will. Please contact Erin Wilson, USSB's Director of Administration at erin@ussb.org to complete a stock transfer form or consider more options.

ARE PLEDGES TO USSB TAX DEDUCTIBLE?

If you itemize deductions, your gifts are tax-deductible as permitted by the IRS; you can consult with a tax advisor for more detailed information. By the end of January will receive a year-end statement from us that shows shows the gifts you made to USSB during the previous tax year.