



TOGETHER. FEARLESS.

FIRST CHURCH STEWARDSHIP 2026

Some frequently asked questions about finances and giving,
for those who really want to “dig in!”

What is church giving all about, and why should I give to first Church?

Giving to First Church is a unique and special use of your resources. It is at once a spiritual act that shapes and enhances your connection to God, and a very practical way to support the community of faith that is so important to you — especially in these days. Giving is a way for us to keep God’s love at the center of our lives, for as Jesus said, “Where your treasure is, there your heart will be also.” (Matthew 6:21)

First Church is our church home, helping ground us in what really matters. It is the space where we live into our calling of warm welcome, abundant grace, and striving for justice and the needs of our neighbor. It is where we celebrate life’s biggest moments like births, baptisms, and weddings while offering caring community and pastoral support during life’s most difficult times. It is the inspiring sanctuary (sometimes an on-line sanctuary!) where we develop our Christian faith each week through worship, reflection on scripture, and music. It is the educational space that encourages young minds in Godly Play, Middler and Confirmation Classes. It is the home base from which we develop meaningful small group experiences like Family Night, Faith and Life Groups, and Young Adults Community. All of this is possible because members share their financial resources and time!

Generosity is a core Christian value. It is part of Christ’s commandments to love God with all our hearts and love our neighbors as ourselves. Our involvement in the church is one of the most important ways we worship God and reach out to help others.

Here’s another reason to give: helping others feels great! Joy and happiness follow when we use financial resources for experiences helping others and transforming lives instead of accumulating more stuff.

How much should I give to First Church?

Well, most importantly, regardless of how much you give financially, First Church welcomes and values you! As you decide how much to give, here is some information that you may find useful:

- At First Church we are talking anew about creating a congregational culture where everyone is encouraged to give 5% of their income. Such proportional giving is grounded in Scripture, and it enables everyone to take on their share of responsibility no matter their income. If we feel like “everyone is doing their share” we can be more joyful in our giving!
- Broadly, average annual church giving by Christians in the U.S. is about 2.5% of income. About 5% of churchgoers in the U.S. give 10% or more of income to their church (this is called “tithing”).

- For First Church specifically, here is some key information about pledging in 2025:

- Average household pledge: \$5,490

- Highest 5% of pledges: just over \$28,000 each.

- Median pledge (the middle of the giving range): \$3,000

- It's complicated (because of very different economic and political systems), but the Bible's most common guidance is that people give a "tithe," 10%, of their income to honor God and for the well-being of others. Today, many people think of that 10% as including their giving to the church and their giving to other organizations/movements/people making the world a better place. Our 5% figure comes from this "½ tithe." We encourage everyone to give 5% to the church, and 5% to others they are passionate about, for a total of a "tithe."

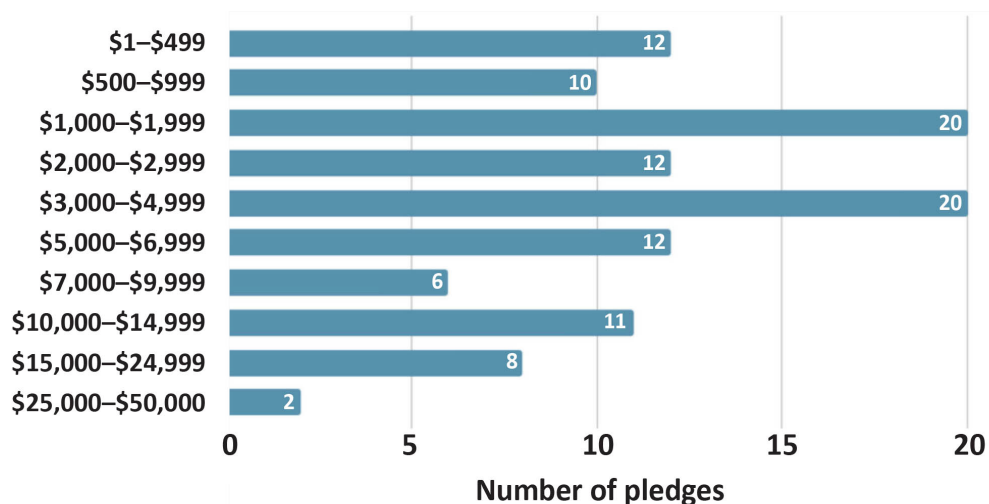
- It takes a village! We emphasize a giving percentage, because that's how we share the load among those of varying capacities. As people of faith, we value the generosity and commitment of each person, not simply the amount of their giving. Every gift is important as an expression of faith, and as a resource for ministry and mission.

- The chart below shows a full breakdown of giving at First Church.

We can get to our annual giving/pledge goal for 2026 if our current pledgers and givers prayerfully consider the 5% goal, perhaps moving in that direction with smaller increases year by year. Also, if you don't currently pledge or give — it would be wonderful to have you "come on board" and share the joy of supporting the ministry and mission of First Church. Let's get to 126+ pledging households for 2026!

First Church Giving 2025

(113 Pledges)



Okay, that was a lot of information.

A shorter version . . . please?

Okay, okay. Here you go. How much? 5% of income. If you are giving less than 5% of your income to church, we'd encourage you to increase your giving — slowly, year-to-year, if needed — until you reach 5%. If you are one of the many who already give a higher percentage, that's wonderful, and we rejoice in your faith and warm connection to First Church.

In the end, only you can decide how much to give, and whether that's \$5 or \$50,000, all are equally beloved members of this Body of Christ. If you share in our common goal of setting First Church on a sustainable financial path for many years to come, well . . . we would surely be on a very healthy path if everyone was able to give at that 5% level.

What are the church's sources of income?

Members provide nearly all our income. In 2025, 63% came from regular, annual giving, 12% from interest on long-term investments (gifts of current and former members), 19% from building use donations, and 6% from grants and contracts. (This does not include the income for our Friday Café or First Church Shelter, which are important ministries of our church, but are funded by community contributions and government grants and contracts).

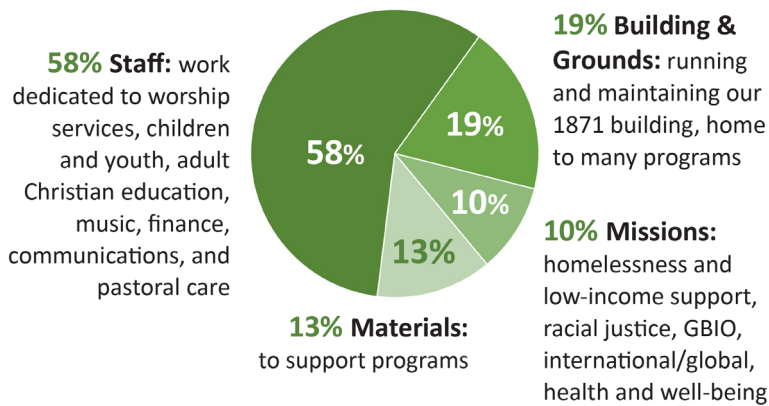
For ministry and mission, other than the Shelter and the Friday Café, the church receives no income from the government/taxes (at least not since 1833 . . .), no corporate sponsors, advertising, or our United Church of Christ

denomination. Our financial independence is what allows us to be a self-governing community of faith, free of pressure from other sources, and answerable only to Christ, the head of the Church.

What are the major operating expenses?

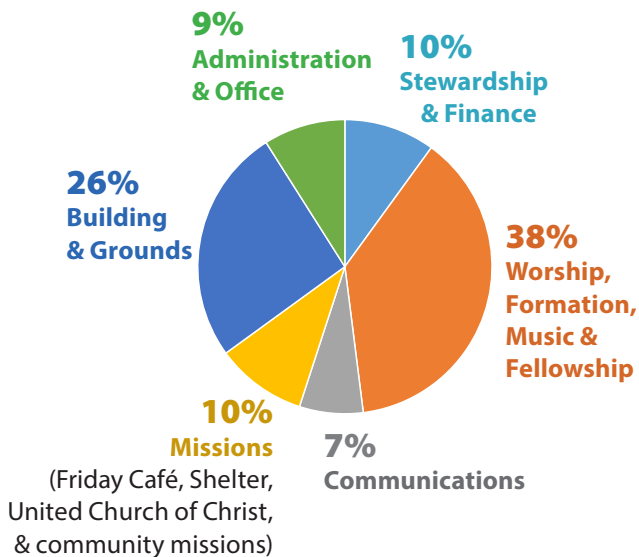
We are blessed with outstanding leadership and talented clergy and program staff. Most of their time is dedicated to preaching and worship services, Christian Formation, children and youth, music, pastoral care, and mission outreach. The following graph shows one way to think about our expenses:

2026 Projected Major Costs



Considered from a different (and perhaps more important) angle, here's how things breakdown in the various areas of our ministry and mission (including the staff time that falls into each area):

2026 Budget Allocation



How much of our giving goes to others?

As shown in the charts, we give 10% of our operating income to others, but there are a few other ways we are involved in giving to others. All totaled, First Church gave just over \$100,000 to local and global outreach in 2025.

\$29,000 was for our own mission/service programs including the Shelter, Friday Café, and GBIO.

\$25,000 was for support of service and justice organizations we support.

\$47,000 was for the ministry of our denomination, the UCC (that's known as OCWM — Our Church's Wider Mission).

Also, in 2025, \$28,000 passed through First Church as payment of reparations to people of color.

Why is it important to make a pledge (rather than give without pledging) for 2026?

As a church, and thus a “not-for-profit” (we are for-prophets, of course!) we work hard to equally balance income and expenses each year. Having members pledge before the year begins allows more accurate budgeting with knowledge the funding will be there.

Also, making this commitment each year allows members a time to reflect about how we can grow as Christians, rather than just giving on “autopilot.”

You may always revise your pledge during the year if your financial circumstances change, but most people find that pledging is a good way to hold yourself accountable, and give from the “first fruits” of your income, rather than the “leftovers.”

Is there an advantage to setting up recurring contributions, or gifts of stock, or transfers from an IRA?

Yes! There are several tax incentives that can reduce your income taxes if you make a charitable contribution. Beginning in 2026, every taxpayer will be able to deduct up to \$1,000 of their contributions, whether or not they

itemize their deductions. So if you've been giving cash in the offering plate, consider switching to an identified gift using a check in the offering plate or the QR code in the bulletin.

Regular, automated gifts from checking accounts through our online giving site makes generosity easy for members and allow for consistent budgeting and spending. Setting up giving via monthly, automated withdrawals turns significant annual totals into very manageable pieces. On a monthly basis, the average current pledge is \$457 per month, while the median pledge is \$250 each month. If you are not at that level, and if your finances allow and your faith compels, rising to these monthly levels would greatly help sustain our ministry and mission. See the directions on the giving page of our website, or staff can help you set up this automated giving.

Many in our congregation give from a Donor-Advised Fund or by making a stock gift. Because the capital appreciation on holdings over one year is not taxed when gifted, appreciated stock is a very efficient method of charitable giving. In general, the stock market has done very well over the past few years, so this may be a great giving opportunity for you.

Direct transfers of up to \$108,000 from an IRA to charity by someone age 70-1/2 or more (called a Qualified Charitable Distribution, or QCD) are not taxed (that is, they are excluded from taxable income). So QCDs are another tax-efficient method of giving, and they count toward any Required Minimum Distribution (RMD) requirement.

For information about any of these ways of giving, contact Karen McArthur at the church.

To finish up, could you zoom out again, and give me the big picture?

Sure! Big picture, giving to the church is not really even about the church, and it is also not even about an "expectation" from God. It is, ultimately, simply an expression of our faith and connection to God. It is a part of what it means to belong to this community of faith. As we said at the beginning, giving is a way for us to keep God's love at the center of our lives, for as Jesus said, "Where your treasure is, there your heart will be also." (Ponder that. It's not the other way around: "Where your heart is . . .") In these "interesting" times, First Church is standing together, fearless. We will remain devoted. . . .

- to sharing the good news of Jesus and his way in the world,
- to worshiping with joy, beauty, and an awareness of the shadows,
- to supporting each other with love and acceptance,
- to ridding ourselves of, and repairing the sins of, racism and the specter of fear,
- to nurturing our children in faith,
- and to helping us all, each other, live into the peace of growing closer to God.

May we all be blessed by sharing in the privileges and responsibilities of this wonderful family of faith.

Your Stewardship Team appreciates your giving — and your reading all the way to the end!

To stay up-to-date on Stewardship matters go to:
firstchurchcambridge.org/stewardship-2026



FIRST CHURCH STEWARDSHIP 2026

First Church in Cambridge, Congregational, UCC

11 Garden Street, Cambridge, MA 02138

firstchurchcambridge.org 617-547-2724