

Ways to Give

A guide for members of Fairfax Church of Christ considering a commitment to RISE Campaign.

Before you decide how, decide what

With the RISE Campaign, we invite your household to consider a commitment above your regular giving over three years, from November 2026 through October 2029. You may give from income, or you may be able to give from savings or other assets.

Your circumstances are unique, so your commitment will be too. As you work through the 40 Days of Prayer, prayerfully consider your participation, then use this guide to explore the giving options that fit your household.

ONE CAUTION

Nothing in this guide replaces the counsel of your own tax or financial advisor. Please talk with them before making any gift of assets.

WHERE A HOUSEHOLD'S MONEY LIVES

INCOME	ASSETS
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- **ANNUAL GIVING** Salary, wages, monthly cash flow.
- **CAMPAIGN GIVING** Savings, investments, retirement accounts, property, business interests, insurance, inheritance.

Proportions here are illustrative and will differ for every family. The point holds anyway: for most households, the larger share of what they own is not in the checking account.

Gifts from income

Cash and check

Make checks payable to Fairfax Church of Christ with RISE Campaign on the memo line. Place them in the offering, mail them to 3901 Rugby Road, Fairfax, VA 22033, or bring them to the church office.

Online giving

Give once or set up a recurring gift at fxcc.org/give. Recurring bank draft is the simplest way to fulfill a multi-year commitment, and it carries the lowest processing cost, which means more of your gift reaches the project.

Credit or debit card

Available at fxcc.org/give. Please give this way only if you can pay the balance in full each month. We never want a gift to the church to become a burden at home.

Redirected resources

Many families fund a commitment by redirecting money that is already coming: a bonus, a tax refund, a raise, a maturing CD, a paid-off car note, or a season of simplified spending. Ask what you might postpone, sell, or set aside for the next three years.

WHY MULTI-YEAR

A pledge spread over three years is typically several times larger than what the same family would give in a single year.

Gifts of assets

OFTEN COSTS YOU LESS, GIVES THE CHURCH MORE

Appreciated stocks, bonds, and mutual funds

If you have held a security more than one year and it has grown in value, transferring the shares directly to Fairfax Church of Christ is almost always better than selling them first. You generally avoid capital gains tax on the appreciation and may deduct the full fair market value.

Do not sell the asset and then donate the proceeds. That triggers the very tax you are trying to avoid. Transfer instructions are available from Jill Bitgood at jbitgood@fxcc.org or 703-631-2100.

Donor advised funds

If you have a fund at Fidelity Charitable, Schwab Charitable, the National Christian Foundation, or a community foundation, you may recommend a grant to Fairfax Church of Christ for RISE Campaign.

One note: IRS rules do not permit a donor advised fund grant to satisfy a legally binding personal pledge. On your commitment card, simply indicate that all or part of your intention will be fulfilled through a fund, and we will record it accordingly.

IRA qualified charitable distribution

If you are 70 and a half or older, you may direct a distribution from your IRA to Fairfax Church of Christ, up to the annual limit set by the IRS. The amount is excluded from your taxable income, and once you reach required minimum distribution age, it can count toward that requirement. The funds must move directly from your IRA custodian to the church.

Real estate

A second home, farmland, rental property, or an undeveloped lot can make a powerful gift. Appreciated real estate held more than one year may avoid capital gains tax and generate a deduction at appraised value.

TALK WITH US BEFORE YOU LIST THE PROPERTY

Business interests

Owners of closely held C corporation or S corporation stock, LLC units, or partnership interests may be able to give a portion of the business, or a portion of the proceeds of a sale, with significant tax advantage.

PLAN WELL BEFORE A SALE IS UNDER CONTRACT

Personal property

Vehicles, boats, equipment, livestock, grain, jewelry, artwork, and collectibles can be donated and converted to cash.

TALK WITH US BEFORE YOU TRANSFER THE ITEM

Life insurance

A paid-up policy you no longer need may be transferred to the church outright, or Fairfax Church of Christ may simply be named as a beneficiary.

Matching gifts

Your employer may match charitable contributions, in some cases dollar for dollar. Check with your human resources department. Some corporate programs exclude houses of worship while still matching gifts designated for buildings, education, or community programs, so it is always worth asking.

GIFT ACCEPTANCE

Gifts of property, business interests, and non-cash items are reviewed in advance under our gift acceptance policy. That review protects you as much as it protects the church.

Gifts through your estate

Your campaign commitment is up to a three-year decision. A legacy gift is a lifetime one, and the two work well together.

You may name Fairfax Church of Christ in your will or living trust, or designate the church as a beneficiary of a retirement account, life insurance policy, or bank account. Because retirement assets are taxed heavily when

left to heirs and not at all when left to a church, they are often the wisest asset to give and the least wise to leave behind.

Charitable gift annuities and charitable remainder trusts can also provide income to you or a loved one during your lifetime, with the remainder supporting the ministry afterward.

PLEASE TELL US

If you have already included Fairfax Church of Christ in your plans, let us know so we can thank you.

Making your commitment

- 1 **Pray.** Ask God what He would have your family do, not what is comfortable or expected. Use the 40 Days of Prayer devotional booklet to help guide you with your prayers.
 - 2 **Talk it through** with your spouse and, where appropriate, your children. This is a family decision and a formative one.
 - 3 **Complete your commitment card.** Cards will be available at church on September 27 and online to download. Indicate your total three-year intention and how you plan to fulfill it. Bring your completed card to worship on October 4, 2026, when we will have a special time during the service to bring our commitments forward together.
 - 4 **Begin giving** on November 1, 2026.
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IF THINGS CHANGE

Your commitment is a statement of faith and intention, not a legal obligation. If your circumstances change, tell us and we will adjust it without question or embarrassment.

Practical notes

Confidentiality

Individual gift information is handled by David Bell and Jill Bitgood. Information will be shared only with those responsible for processing and recording contributions when necessary and will not be shared with elders or ministry staff.

Receipts

Gifts to the RISE Campaign will be included on your annual contribution statement for tax purposes. No goods or services are provided in exchange for these gifts.

Designation

All gifts are received by Fairfax Church of Christ and designated for the RISE Campaign. If the project is completed for less than the amount raised, or if circumstances require a change in the project, the elders will direct any remaining funds toward related capital improvements, facility needs, or other purposes consistent with the mission of Fairfax Church of Christ.

Questions

Contact David Bell, Elder (davidbell@fxcc.org); Robin Gough, Preaching Minister (rgough@fxcc.org); or John Vaught, Executive Minister (jvaught@fxcc.org). We are glad to walk through any of these options with you and your advisor, in confidence and without obligation.

**“Let us rise up and build.”
Nehemiah 2:18**