

Creative Ways to Save

Feeling overwhelmed? You want to see a Children's Building for our kids, but you just don't see how you can contribute to that cause right now. You may be single, trying to make ends meet while paying off school loans. Or you may be a busy parent just trying to make sure your kids are adequately fed and clothed; giving to a capital campaign like *Larger than Life* seems largely impossible.

We understand and empathize with you. That is why we have included the following list of 15 creative ways to save so that you *can* give. Most of these ideas are simple, so simple that we often overlook them. But each one requires sacrifice. As King David once said, ***"I will not offer up to the Lord anything that costs me nothing."*** There is a unique blessing that comes when we deny ourselves and submit to God's leading with our finances. You may want to combine one or more of these ideas to represent your commitment, or come up with some of your own!

PANTEGO BIBLE CHURCH
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TRUSTING
GOD
FOR LARGE
COMMITMENTS

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1. **Be a coupon clipper and grocery sale shopper!** If you can shave just \$30 a week from your food budget, that will amount to \$4,680 in three years.

2. **Skip a meal each week as a family,** and spend that time in prayer. Missing one meal a week at an average of \$20 per family adds up to \$3,120 over a three-year period.

3. **Give up a habit.** For example, a daily stop for gourmet coffee costs nearly \$1,000 a year!

4. **Commit your income tax refund** check to the Lord for three-year period.

5. **Commit an estimated raise in salary to the Lord** for the next three years. You might consider committing this year's raise only, but for each of the next three years. For example, if you receive a \$2000 raise in 2007, you could pledge \$6,000 for a three-year total and still enjoy subsequent salary increases in 2008 and 2009.

6. **Adjust your vacations.** For one or more years, do something close and inexpensive. Take a three-day vacation instead of a week-long one, and save on hotel and airfare costs. This can save \$1,000 to \$2,000 easily. Let the kids in on your sacrifice, and make it a family offering.

7. **Make a commitment to drink only water at a restaurant.** One person could save \$5 a week or more. That's a minimum of \$780 just for drinking water!

8. **Wait for a movie to come out on DVD** instead of seeing it at the theater. One trip to the movie theater for two people, with popcorn and candy, can cost over \$20. If you cut out two movies per month, that's almost \$1,500 over three years.

9. **Put off a discretionary major purchase** and redirect that money to the campaign.

10. Watching too much television? **Cut down to basic cable.** Regular cable that includes movie channels costs roughly twice as much. Redirect what you've saved to the campaign and enjoy time away from the tube!

11. **Continue a bill payment.** If you will be paying off a car or a school loan in the next year, commit to continue "paying the bill" by redirecting the money to the Larger than Life campaign after the bill is paid off. A \$100 payment per month over three years is \$3,600.

12. **Try increasing your giving by a dollar a week.** This is a great idea for those who have never given or do not see a way to increase

current giving. Start by giving one dollar the first week, \$2 the second week, \$3 the third week, and so on, praying all along that the Lord will show you a way to add that next dollar increase each week. If you were to keep this up for three years, you would give \$12,000!

13. **Have a garage sale.** Commit your earnings to the Larger than Life campaign.

14. **Get the family involved.** Do your kids have summer jobs or get paid for chores at your house? Use this campaign as a tool to instill in them what it means to give generously to God's work.

15. Are you a book or music lover? Consider browsing through the library and friends' music collections. **Commit what you'd spend for that new book or CD to the Larger than Life campaign.**

Giving Chart for Adults

Weekly	Monthly	Annually	3YR Total
5,769	25,000	300,000	900,000
4,808	20,833	250,000	750,000
3,205	13,889	166,667	500,000
1,603	6,944	83,333	250,000
641	2,778	33,333	100,000
481	2,083	25,000	75,000
321	1,389	16,667	50,000
224	972	11,667	35,000
192	833	10,000	30,000
150	650	7,800	23,400
75	325	3,900	11,700
50	217	2,600	7,800
40	173	2,080	6,240
15	65	780	2,340
10	43	520	1,560

Giving Chart for Students

Weekly	Monthly	Annually	3YR Total
75	325	3,900	11,700
70	303	3,640	10,920
65	282	3,380	10,140
60	260	3,120	9,360
55	238	2,860	8,580
50	217	2,600	7,800
45	195	2,340	7,020
40	173	2,080	6,240
35	152	1,820	5,460
30	130	1,560	4,680
25	108	1,300	3,900
20	87	1,040	3,120
15	65	780	2,340
10	43	520	1,560
5	22	260	780

Giving Chart for Children

Weekly	Monthly	Annually	3YR Total
15.00	65.00	780.00	2,340.00
10.00	43.33	520.00	1,560.00
9.00	39.00	468.00	1,404.00
8.00	34.67	416.00	1,248.00
7.00	30.33	364.00	1,092.00
6.00	26.00	312.00	936.00
5.00	21.67	260.00	780.00
4.00	17.33	208.00	624.00
3.00	13.00	156.00	468.00
2.00	8.67	104.00	312.00
1.00	4.33	52.00	156.00
0.50	2.17	26.00	78.00
0.25	1.08	13.00	39.00
0.10	0.43	5.20	15.60
0.05	0.22	2.60	7.80