FAQs (Financial Asked Questions) about Pledging

What is a pledge?
A pledge is your commitment to give your fair share to support the Melrose Unitarian Universalist community. MUUC is self-sustaining and pays dues to UUA. No money comes from the Unitarian Universalist Association.

What is the pledge drive?
This is the annual campaign to raise the funds required for the continued operation of MUUC. During this time members and friends of MUUC pledge the money that will be used to pay minister and staff salaries, support the programs of the church, and fund upkeep of the physical building. Pledges are allocated for our next fiscal year, which in FY24 runs from July 1, 2023 to June 30, 2024.

How do I submit a pledge?
Submit your pledge on the pledge page included in your pledge packet envelope or online through the church website. No payment is due at the time. Your pledge should be paid in full by June 30, 2024.

When is the deadline to state my pledge?
All pledge commitments are requested to be returned by April 2, 2023. This allows the Board time to approve the budget, which will be presented at the May 2023 annual meeting. We will not be able to finalize the budget until all pledges are in. If there is a shortfall in revenue, we will need to adjust the proposed expenses.

Is pledging a requirement of membership?
Yes, it is the expectation that those who benefit from the church and participate in activities will share in its financial upkeep. We all share in supporting our church.

If I am only a ‘friend’, should I pledge?
The church leadership hopes that all those who benefit from the church and participate in activities, whether a member or not, will share in its financial support.

What if my financial circumstances change during the year?
If you lose your job or have a financial emergency, please let us know. Lives are not static. Contact the Collector, Wendy Mastronardi, or the Minister if you need to adjust your pledge up or down.

When and how do I pay my pledge?
Beginning July 1, 2023, you may pay weekly, monthly, quarterly – or whatever works for your budget. Payment options include:
- Checks mailed to or dropped off at 70 West Emerson St. Melrose, 02176 or placed in the collection plate if attending services in the building
- Bill Pay from your bank to MUUC, 70 West Emerson St. Melrose 02176
- Set up payment through the Donate button on the church website (please consider adding to your payments to cover the transaction fee the vendor charges the church)
- Consider speaking to your financial advisor about paying directly from your IRA

How much do I pledge?
A set of Giving Guidelines is included in the pledge packet. Another guideline is 2% - 5% of your adjusted gross income (Line 11 on 2022 Tax Form 1040). The amount of your financial commitment is a personal decision. Any amount that is meaningful to you is appropriate and appreciated.
How Much Is My Fair Share?

Giving to our spiritual home should feel **good**.

It’s a way to express what MUUC means in your life, in the life of our community, and beyond.

We welcome financial commitments in all amounts — large, medium, and small — because they collectively support and sustain MUUC’s continued ability to thrive. How much you give is up to you and depends on your circumstances and the role MUUC plays in your life.

One suggested guideline is 2% - 5% of your adjusted gross income (Line 11 on the 2022 Federal Tax Form 1040). In the spirit of joyful giving, however, we have come up with a color-coded guide, in case you need some help translating those sizes and percentages into real dollars.

**Red** contributors come from households where at least one member has a job that pays well. Or they have a good pension, or income-producing assets. Red contributors have discretionary income. If so, your household is red. A red pledge is $4,500 to $15,000, or more, per year.

**Magenta** is like red, only a little bluer. Magenta means you, and perhaps others in your household, have a reasonably high income. You might be magenta, rather than red, if you have kids in college, or other obligations that reduce your discretionary spending. A magenta pledge is $2,000 to $4,500 per year.

**Purple** is a beautiful and mysterious color. It comes in many hues. Purple may be retired and living on a fixed income. Purple may have income that’s up one year and down the next or be a single-income family. Purple may live modestly. Purple may be helping other members of the family. A purple pledge is $1,000 to $2,000 per year.

**Blue** is an important color in the spectrum as well. Blue may be paying off loans or living on a very modest income. Blue is beautiful and valuable, and a valued part of our community. Blue pledges are $500 to $1,000 per year.