FAITHFUL STEPS

MOVING FORWARD TOGETHER

2027 STEWARDSHIP CAMPAIGN | Fourth Presbyterian Church and Chicago Lights

Prayer for Stewardship

Gracious God,

You have been faithful in every season and generous beyond measure.

Guide us along the path you have set before us and give us courage to take the next faithful step.

Shape our lives through prayer, worship, community, service, generosity, mission, and care for generations to come.

May all that we offer: our time, our gifts, our resources, and our lives, become a joyful response to your grace.

Guide us joyfully forward together in faith.

In Christ's name we pray. Amen.

Faithful Steps

The Christian life is a journey of responding to God's continuing invitation. Some faithful steps are large; many are quiet and ordinary. We pray, worship, serve, build community, share what we have, participate in God's mission, and prepare the way for those who will come after us.

This stewardship season, Fourth Presbyterian Church invites each of us to ask: Where is God inviting me to take my next faithful step?

For one person, that step may be returning to worship or joining Online Bible Study. For another, it may be volunteering with Chicago Lights, deepening a practice of prayer, making a first pledge, or growing in generosity. No two journeys are identical. What unites us is our willingness to respond faithfully to what God has already given us.

Financial stewardship is an essential part of that response. Our pledges make worship, pastoral care, music, education, mission, outreach, and the daily life of this community possible. When we pledge, we do more than fund an institution: we participate in God's work through Fourth Church and Chicago Lights and help carry that ministry forward.

Campaign Timeline

- Stewardship Season Kickoff: October 18, 2026
- Commitment Sunday: November 8, 2026
- Pledges Due: November 8, 2026

Frequently Asked Questions: A Guide to Stewardship and Pledging

Q: Aren't we a rich church? If we have an endowment, why should we pledge at all?

A: We are deeply blessed by the generosity of generations who came before us. Our endowment is part of their faithful legacy, helping strengthen Fourth Church for the future.

While Fourth Church is fortunate to have an endowment, it only covers 38% of the church's annual operating expenses. Many endowment funds are restricted to specific purposes, and the endowment itself must be carefully stewarded so that it can continue supporting the church for generations to come. Annual pledges provide the current, flexible support needed to sustain our ministry today. Worship, pastoral care, music, education, congregational life, outreach, and mission all depend on current support from the people who call Fourth Church home.

Faithful Steps reminds us that every generation inherits a church shaped by those who came before, and every generation is invited to carry that ministry forward. A pledge is one way we take our place in that continuing story: receiving with gratitude, participating faithfully today, and preparing the way for those who will follow.

Q: How does pledging relate to the upcoming 2027 budget process?

A: In 2027, Fourth Church is committed to reaching an important milestone in its financial transformation plan: adopting a balanced operating budget with no budgeted deficit.

The 2026 budget includes a deficit of more than $100,000. Closing that gap—while also accounting for rising costs—will require continued careful expense management and strong support from the congregation. Because pledge commitments provide the most reliable picture of anticipated giving, they are essential to responsible budget planning.

Every pledge, regardless of size, helps church leaders understand what resources will be available to sustain our ministries, support our staff, care for our campus, and serve our community. The earlier pledges are received, the more confidently and responsibly Fourth Church can plan for the year ahead.

Our next faithful step is to close the remaining gap and build a sustainable financial foundation for the future—together.

Q: Why should I consider increasing my pledge this year?

A: An increase is never an expectation. This season is an invitation for each of us to prayerfully consider what our next faithful step might be.

For some, that may mean making a pledge for the first time. For others, it may mean renewing a current commitment. For those who are able, it may mean increasing a pledge as an expression of gratitude, trust, and growing generosity.

Fourth Church faces many of the same financial realities we experience in our own lives. The costs of sustaining our ministries, supporting our staff, caring for our historic campus, and serving our community continue to rise. At the same time, we are committed to closing this year's budgeted deficit of more than $100,000 and entering 2027 with a balanced operating budget.

Even a modest increase, joined with the faithful participation of the congregation, can make a meaningful difference. Together, our pledges help sustain the worship, care, music, education, outreach, and service that shape lives every day—and place Fourth Church on stronger financial footing for the years ahead.

Q: How can I trust that the money I pledge will be spent wisely?

A: At Fourth Church, financial stewardship is a shared responsibility. Governing boards are elected by the congregation, and financial decisions are made through a structure of review, discernment, and accountability rather than by any one individual.

The Joint Finance Committee carefully reviews financial matters and makes recommendations to the Board of Trustees, with appropriate matters brought to Session for approval. Spending is also guided by the church's long-range priorities and mission, and an independent audit is conducted annually to ensure best practices.

Faithful stewardship applies to the church as well as to each individual giver. When you pledge, you can be confident that your gift is received with gratitude and stewarded with care, transparency, and a commitment to the ministry we share.

Q: I contribute to the church by volunteering. Why should I also make a financial pledge?

A: Your service is stewardship. **Faithful Steps** intentionally recognizes that generosity includes far more than money: it includes our time, abilities, hospitality, compassion, expertise, and care for one another.

At the same time, every act of ministry depends on resources. Volunteers need spaces in which to serve, staff to coordinate ministry, technology and supplies, music and worship resources, kitchens and classrooms, and countless forms of support that make service possible.

A financial pledge does not replace the gift of your time. It complements it. Together, service and financial generosity help make possible a strong, sustainable ministry in which all of us can participate.

Q: I can't pledge a large amount. Is it worth it?

A: Absolutely. Every pledge matters because every faithful step matters.

A pledge is not measured only by its size. It is an intentional commitment to participate in the life and ministry of the church. For one person, a first pledge of any amount may represent a significant step of faith. For another, faithfulness may look different.

When many people participate according to their circumstances, individual gifts become shared ministry. Your pledge joins with the gifts of others to support worship, pastoral care, education, music, mission, Chicago Lights, and the many ways Fourth Church serves its members, its neighbors, and the wider world.

Every faithful step matters, and each of us is invited to discern what faithfulness looks like in our own lives.

Q: I thought Chicago Lights was part of Fourth Church. Why should I pledge a separate amount?

A: Fourth Presbyterian Church and Chicago Lights are deeply connected partners in ministry, but they are legally distinct organizations. Chicago Lights is a nonprofit organization, which allows it to seek grants, foundation support, corporate gifts, and other funding that may not be available to a church.

That distinction expands what our shared mission can accomplish.

- Pledges to Fourth Church sustain worship, congregational life, pastoral care, music, education, mission, and the ministries that form our spiritual community—such as Meals Ministry and Shower Ministry. Our collective pledges also support the maintenance and upkeep of our historic church campus, allowing Fourth Church to be a Light in the City for all who pass by.
- Pledges to Chicago Lights support staff and programming that serve our neighbors through education, social services, and community outreach.

Faithful Steps reminds us that mission extends beyond the sanctuary. Supporting Fourth Church and Chicago Lights are two connected ways of participating in that mission.

Many employers also offer matching-gift programs for eligible nonprofit gifts to Chicago Lights, potentially increasing the impact of your contribution.

Q: When I give in the offering plate, isn't that the same as pledging?

A: Every gift placed in the offering plate supports the ministry of Fourth Church, and we are deeply grateful for the faithful generosity of those who give regularly.

Making a pledge takes that generosity one step further. A pledge lets the church know what you intend to give over the coming year, allowing us to plan confidently and responsibly for the ministries your gifts make possible. Because pledges provide a clearer picture of anticipated income, they help us build the annual budget, sustain programs and staff, and make thoughtful decisions about the year ahead.

Pledging does not require you to change how you give, or how much you give. You can continue giving weekly or monthly, online or through the offering plate, just as you do now. Your pledge simply communicates your intention for the year. Some who pledge also choose to place additional gifts in the Sunday offering plate as another expression of generosity.

If giving to Fourth Church is already part of your regular practice, making a pledge may be your next faithful step, deepening your commitment while helping the church plan confidently for the year ahead.

Q: I already give directly to the Meals Ministry. Why should I make an unrestricted pledge?

A: Designated gifts to ministries such as the Meals Ministry make a real difference, and we are deeply grateful for them.

At the same time, every ministry depends on a shared foundation: facilities, staff, technology, communications, financial administration, kitchens, worship spaces, and other resources that support the whole life of the church.

An unrestricted pledge strengthens that foundation. It gives church leaders the flexibility to direct resources where they are most needed and helps ensure that individual ministries can thrive within a healthy, sustainable congregation.

Supporting a ministry you love can be one faithful step. Supporting the shared foundation that makes all ministry possible can be another.

Q: What happens if I can't fulfill my pledge?

A: Life can bring unexpected changes, and the church understands. A pledge is an expression of faithful intention, not a contract.

If your circumstances change, your pledge can be adjusted. Any conversation with Development staff or clergy about your giving will be handled with confidentiality and compassion.

Faithful Steps recognizes that every person's journey is different and that circumstances can change along the way. Your financial pledge will never determine the pastoral care you receive, your standing in the congregation, or the value of your presence in this community. What matters is not keeping pace with anyone else. It is continuing the journey faithfully, one step at a time.

Q: Isn't it impolite to talk about money in church?

A: Money can feel deeply personal, which is precisely why the church should speak about it thoughtfully, faithfully, and without pressure.

Jesus spoke often about money and possessions because they are connected to trust, priorities, gratitude, generosity, and the condition of the heart. Christian stewardship invites us to consider not only what we give, but how we use everything God has

entrusted to us. We talk about generosity not because money is the center of our faith, but because how we use our resources is one way we live our faith.

And sometimes, when we listen closely for where God may be leading us, our next faithful step takes us beyond what feels comfortable. Generosity can ask us to examine our priorities, trust more deeply, or consider possibilities we might otherwise overlook. That discomfort can be part of faithful discernment and an opportunity for spiritual growth.

Talking about money in church gives us space to have those conversations openly and prayerfully, encouraging one another as we seek to live more fully into God's call.

If you have any other questions, please email **giving@fourthchurch.org** and a member of the Development team will respond.

Taking Your Next Faithful Step

Prayerfully consider where God may be inviting you to take your next faithful step. If financial generosity is part of that response, please submit your 2027 pledge by Commitment Sunday, November 8, 2026.

These Scripture passages and reflection questions can guide you as you prayerfully discern your next faithful step in generosity and in your broader journey of faith:

- **Psalm 119:105**—*Where is God illuminating the next step on my path?*
- **Micah 6:6–8**—*What does it mean for me to walk faithfully with God?*
- **Matthew 6:19–21**—*What do my financial choices reveal about what I value?*
- **Matthew 14:22–33**—*Where might God be asking me to step forward in trust, even beyond my comfort zone?*
- **2 Corinthians 9:6–8**—*What might joyful, intentional generosity look like for me this year?*

You can submit your pledge by:

- Completing the pledge form **online**.
- Completing a physical pledge form that you receive in the mail or a fillable form **downloaded from our website** and:
    - Leaving the form in an envelope at reception addressed to Development.
    - Emailing a scanned copy of the pledge form to **giving@fourthchurch.org**.
    - Sending your pledge form to Fourth Church, Attn: Development, 126 E. Chestnut St., Chicago, IL 60611.
- Calling Development staff at (312) 620-7440 to make a verbal commitment.