



Giving Guide for the 2026 Generosity Campaign

This giving guide has been adapted from the Unitarian Universalist Association's Giving Guide for 2026 and updated by the First Unitarian Church of Hamilton.

The goals of this guide are:

- To help make money conversations easier and to shift cultural attitudes to money like shame, guilt, resentment, and judgment.
- To assure people that the ways in which they are able to participate and contribute are valued.
- To provide a tool to help you think about your financial contribution to the congregation.

We understand that not everyone is in a position to make a commitment to pledge. We honour the choices you make for yourself.

How to Use This Guide

This guide is designed to help you reflect on your financial situation and explore investing in First Unitarian Congregation of Toronto in a way that feels both meaningful *and* sustainable.

The steps to using the Guide and making your pledge are as follows:

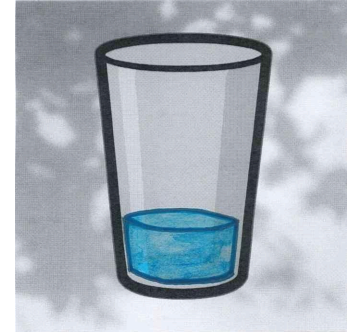
1. **What is Equitable Giving? How Full is My Financial Cup?**
The Guide starts with a series of questions to assess your financial capacity asking, "How full is my cup?". Consider your income, expenses, savings, debts, and priorities. These prompts are designed to help you clarify what generous giving looks like in your current financial circumstances. Please make your best call about the category that describes you.
2. **What is My Church Worth to Me?**
Think about your relationship to Unitarian Universalism, and to the congregation. There are some questions to help you determine what the congregation is worth to you.
3. **Determining My Investment in the First Unitarian Congregation of Toronto for 2026**
Turn to the chart where you will see the suggested ranges of investing in our community for the coming year. Of course, you will choose an amount that is right for you.
4. **Thoughtful Contemplation** – After thoughtful contemplation, decide on the amount of your pledge.

1. What is Equitable Giving? How Full is My Financial Cup?

There is a range of economic circumstances in our congregation, and we give according to our ability to do so. You understand your financial situation, we offer this guide as a tool to help you think about your contribution.

My Financial Cup is One Quarter Full or Less (Striving)

- I struggle to meet my basic needs (food, housing, transportation, health).
- I have used up my savings (if I had any); I may have debt that impacts my capacity to meet my basic needs.
- I may not have debt, but as a single parent I struggle constantly to provide adequately for my children.
- Healthcare? I can only access health care that is covered by OHIP.
- I may pay below median rent, live in subsidized housing, or have unstable housing.
- I cannot afford a vehicle and struggle to find money for public transportation.
- I may be unemployed or under-employed or earn minimum wage, or I qualify for government assistance.
- I may be retired and have used up my savings. Even though I worked all my life I did not have jobs with pensions.
- I may have created credit card debt for groceries and basics to pay my rent.
- I am unable to afford meals out, a concert or a movie, and it impacts my friendships because I can't join my friends when they go out to enjoy these kinds of activities.
- I may use food banks and thrift shops even though I am working because rent-control does not apply to my building.
- No matter how hard I try to plan and budget, the last 10 days of the month are tough.
- I cannot afford vacations or to take time off work (if I do have employment).
- I am very worried about my ability to care financially for myself/other family members as I age.



My Financial Cup is Half Full (Surviving)

- I am employed or retired with income that usually meets my basic needs (food, housing, transportation, health)
- I may have debt, but right now it doesn't impact meeting my basic needs.



- I may own or lease a car or have enough money for Uber/Lift/Bus if my values discourage owning a car or driving a vehicle at all.
- I have access to basic health care but must be careful about the cost of dental care, physiotherapy, or new glasses.
- I may have a small savings account, but any change in my status would deplete it quickly.
- I may be supporting my family as a single parent, or I have one or more children in post-secondary education.
- I may be carrying educational debt or supporting another family member.
- I have money for an inexpensive meal out, a concert or a movie, occasionally, without going further into debt.
- I can take a simple vacation annually or every few years without feeling at risk or going further into debt.
- Any change in my circumstances would alter my status dramatically, so I am always cautious about my spending.
- I am unsure about my ability to care financially for myself and/or other family members as I age.

My Financial Cup is Almost Full (Thriving)

- I am employed or retired with enough income to meet all my basic needs (food, housing, transportation, health)
- I may have debt, but it doesn't impact my financial choices.
- I own my own home with no mortgage or have manageable mortgage payments or monthly rent if I rent by choice.
- I own or lease at least one vehicle or I use Uber/Cabs if I choose not to own a vehicle.
- I have children who are financially independent and I have no family members to care for financially or who are dependent on me.
- I may have access to extended health care through a plan and am grateful to be able to access it when needed.
- I have enough extra income to afford meals out, movies or a concert, and new clothes when I choose.
- I am saving for future major expenses such as a retirement home, nursing home or home care, or home renovations.
- Right now, I can afford vacations and have money to spend for gifts for family and friends.



- Unless something dire happens, I am financially secure for my future.

My Financial Cup is Full or Overflowing (Flourishing)



- I am employed or retired with income and wealth that more than meet all my basic needs (food, housing, transportation, health)
- I may have debt, but it doesn't impact my financial choices in any way.
- I may own more than one property and/or I have other investments.
- I can afford as many vehicles as needed or for pleasure as I want.
- I can care for the financial needs of other family members if required.
- I seldom avoid opportunities due to financial limitations.
- I often dine at good restaurants and enjoy entertainment events (i.e., sports, concerts, theatre) as often as I wish.
- I can buy clothes or items I want whenever I choose.
- I can afford vacations to places I want to go and I take them regularly.
- My future as I age is secure with financial plans in place should I require retirement/nursing home or home care.

2. What is the Congregation Worth to Me?

Here are some questions to help you decide what the church is worth to you. Which category below do you fit in?

- Whom would you turn to for help in a crisis? Would it be church friends/staff?
- In what ways does the church provide emotional/ spiritual support and contemplation for you?
- Does the church bring social events, joy and music into your life?
- Does the church send messages out to the community that share your values?
- Does the church provide opportunities for you to express concern about social justice issues you care about?
- How many contacts do you have with other UU congregants in a week?
- How much time do you spend in church related activities in a week?
- If the church were not here for you, what things would you miss?

How Does this Community Fit into My Life?

Interesting	I attend when something is of interest to me; it isn't critical in my life.
Important	I attend church and participate in activities I enjoy. First Unitarian Congregation of Toronto fills some needs I have.
Necessary	I value my participation in the congregation. It fills needs that I can't meet elsewhere.
Essential	I can't imagine my life without this faith and the community of FirstU Toronto.

3. Determining My Investment in FirstU Toronto for 2026

We know we are making a big ask this year. Some of the suggested numbers might be intimidating. We used some UUA material and guides from other Canadian congregations to create ranges.

Remember this is a guide – we only want you to be as generous as you can realistically and comfortably be. When you pledge it helps us budget and plan the life of the congregation for the coming year.

		How full is my financial cup?			
		My cup is one quarter full or less (Striving)	My cup is half full (Surviving)	My cup is almost full (Thriving)	My cup is full or overflowing (Flourishing)
Monthly Donation					
What does FirstU mean to me?	Interesting	\$3-\$12	\$50 - \$300	\$250 - \$500	\$400- \$800
	Important	\$10 - \$20	\$100 - \$200	\$450 - \$800	\$750 - \$1250
	Necessary	\$20 - \$30	\$125 - \$250	\$650 - \$1100	\$1100 - \$1500
	Essential	\$30 - \$40	\$150 - \$300	\$850 - \$1250	\$1250 - \$2000

4. Thoughtful Reflection

Thank you for reflecting deeply on what our community means to you and where it fits in your priorities!

The Real Cost of Giving

Please note: This is intended as a tool to help you consider the impact of tax credits on your donation. Amounts and percentages vary depending on other deductions etc. This is not tax advice.

How the Canadian tax credit supports your generosity.

In Canada, donations to registered charities are eligible for a charitable tax credit. This means your gift *may* cost less than the amount you give.

How it works (Ontario example):

- First \$200 of annual donations → 20% tax credit
- Amount over \$200 → about 40% tax credit
- Highest-income households → up to 46% tax credit

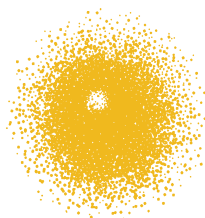
What that means in real life:

Cost of a \$100 donation

Tax Situation	Tax Credit	Your real cost
Households with no tax payable	\$0	\$100
Most households	about \$40	\$60
Households with the highest incomes	about \$46	\$54

Cost of a \$1,000 annual pledge

Tax Situation	Tax Credit	Your real cost
Households with no tax payable	\$0	\$1000
Most households	about \$360	\$640
Households with the highest incomes	about \$400-\$460	\$540-\$600



Why this matters:

The congregation receives the full value of your gift, while the tax credit may reduce what it costs you personally.