NATIONAL ASSOCIATION of Charitable Gift Planners

The Last Tithe: Reframing Planned Giving as Lifelong Stewardship

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Executive Summary
Faith communities represent significant sites of sustained charitable giving, yet lifelong generosity does not always translate into legacy. The Last Tithe is a practitioner framework that addresses this challenge of philanthropic continuity by reframing legacy giving as an extension of lifelong stewardship. Rather than beginning with complex gift vehicles, the framework begins with demonstrated generosity, familiar language, accessible assets, and trusted relationships.

Emerging from practitioner engagement with historically African American faith communities in East Texas, the Last Tithe is organized around five practices: **Leadership → Translation → Accessibility → Invitation → Stewardship.** The framework equips gift planners and allied professionals to strengthen legacy-giving capacity within trusted faith communities while informing more culturally responsive engagement with faith-based constituencies. Through emerging practice cases, this paper demonstrates how charitable planning education can connect lifetime giving with legacy, build institutional capacity, and create value across family, faith, and community.

I. Introduction: The Legacy-Giving Opportunity in Faith Communities

Religious institutions have long occupied a significant place in American philanthropy. Within many faith traditions, giving is understood not simply as a financial transaction but as an expression of stewardship, communal responsibility, and commitment to institutions and causes that extend beyond the individual. These functions have been particularly significant within African American communities, where churches have historically served as centers of mutual aid, leadership development, economic support, and social capital formation (Lincoln & Mamiya, 1990).

Yet a strong culture of lifetime giving does not necessarily produce a corresponding culture of legacy giving. Congregations may successfully cultivate tithes, offerings, scholarship funds, and other forms of generosity while maintaining limited structures for conversations about charitable bequests, beneficiary designations, retirement assets, life insurance, and other planned gifts. The result is a challenge of philanthropic continuity: decades of sustained generosity may end at death without a mechanism for extending that support into legacy.

The implications extend beyond the congregation. Individuals who demonstrate sustained generosity within faith communities may also support universities, healthcare organizations, foundations, and other charitable causes. The opportunity is therefore not simply to introduce planned giving into congregations, but to engage faith communities as partners in philanthropic education and legacy planning.

The Last Tithe addresses this opportunity through a practitioner framework emerging primarily from Christian and historically African American congregational contexts. Its broader proposition is that effective gift planning begins with language people already understand. Rather than importing sophisticated development practices without regard for context, practitioners can begin with relationships, traditions of generosity, and language already present within faith communities. The central question, then, is not

whether these communities possess philanthropic capacity, but how existing generosity can be connected to the knowledge, tools, and relationships that make legacy giving possible. Faith communities may not lack generosity; the greater challenge may be creating pathways through which generosity can become legacy.

II. Lifelong Generosity and the Problem of Philanthropic Continuity

The financial consequences of interrupted lifetime giving can be particularly significant for smaller congregations. The 2020 Faith Communities Today study found that the median congregation reported approximately $120,000 in annual income, with nearly all income in the typical congregation derived from member donations. Congregations with fewer than 50 participants faced particular financial pressures, including greater proportional spending on facilities (Thumma, 2021).

Consider a congregation operating on $150,000 annually in which a longtime member contributes $10,000 each year. The donor's death eliminates approximately 6.7 percent of annual revenue. While illustrative, the example demonstrates the potential effect of donor mortality on organizations dependent upon recurring member support. Annual fundraising may eventually replace the lost revenue, but it responds after the disruption has occurred. Legacy planning creates an opportunity to address philanthropic continuity before lifetime giving ends.

The challenge extends beyond faith communities. Individuals remain the largest source of charitable giving in the United States, accounting for approximately two-thirds of giving in 2024, while charitable bequests contributed another $45.84 billion (Giving USA Foundation, 2025). Giving to religion alone totaled an estimated $151.58 billion in 2025 (Giving USA Foundation, 2026). These figures demonstrate both the scale of individual generosity and the potential importance of connecting lifetime giving with legacy.

Annual giving, however, provides an incomplete picture of philanthropic capacity. Planned gifts can draw upon assets and financial instruments beyond current income, including retirement assets, life insurance, real property, and other accumulated assets (Osili et al., 2016). The issue is therefore not simply whether donors possess assets from which a planned gift could be made, but whether they have access to the information, relationships, and institutional mechanisms necessary to consider those assets philanthropically. For congregations without professional development operations, providing charitable planning education, documenting legacy intentions, and connecting members with qualified advisors can present practical capacity challenges.

For gift planning professionals, this creates a gap between demonstrated philanthropic behavior and access to philanthropic infrastructure. Increasing access to responsible gift-planning education can therefore create value beyond the congregation itself. The question, then, is how gift planners can engage demonstrated generosity in ways that are accessible, culturally meaningful, and applicable across the institutions donors value. That requires a different starting point for planned giving: lifelong stewardship rather than the gift vehicle itself.

III. From Stewardship to Legacy: The East Texas Context

The Last Tithe is being developed within an emerging network of faith communities in East Texas representing four historically African American religious traditions: the African Methodist Episcopal Church, Black Baptist congregations and associations, congregational partners connected to the National Convocation of the Christian Church (Disciples of Christ), and the Church of God in Christ. The work begins with a practical question: How do communities that have demonstrated generations of generosity use that tradition to build communal wealth and create legacies for the institutions and families that follow them?

Initial conversations with pastors and denominational leaders have focused on philanthropic continuity alongside broader questions of congregational sustainability and household legacy. These conversations are not presented as empirical findings; formal survey research is being developed separately. Rather, they provide the practitioner context from which the Last Tithe is emerging. While congregations are pursuing strategies such as grants, social enterprise, and membership growth, legacy planning addresses a different question: How can existing generosity contribute to long-term institutional and household wealth?

Our approach begins with accessible charitable planning strategies rather than complex gift vehicles. Conversations have included qualified charitable distributions for eligible donors (Internal Revenue Service [IRS], 2026b), gifts of appreciated assets (IRS, 2026a), and beneficiary designations involving retirement accounts and life insurance. These strategies connect charitable intent with assets individuals may already possess. The objective is not necessarily to increase what an individual gives, but to increase awareness that how a donor gives can matter alongside how much a donor gives.

Legacy conversations extend this principle further. Christian stewardship encompasses more than periodic financial contributions, inviting individuals to consider more broadly how they use and manage resources entrusted to them (Lane & Pomroy, 2016). The Last Tithe extends that stewardship orientation into legacy planning by inviting individuals to consider designating a portion of an existing asset to a congregation or another charitable institution they value. Within Christian contexts, 10 percent provides a familiar point of conversation because of its association with tithing and proportional giving (Lane & Pomroy, 2016). The framework does not prescribe a 10 percent commitment. Rather, the tithe provides an accessible bridge between a lifetime practice of stewardship and consideration of a final charitable gift.

The work also includes developing educational resources that congregations can use to introduce charitable planning and connect members with appropriate professional resources. Effective legacy-giving programs benefit from intentional organizational preparation, including donor education, identification and stewardship of prospective legacy donors, and processes for receiving and recognizing legacy commitments (National Council of Nonprofits, 2022). Within the Last Tithe, these capacity-building efforts are not predicated on gifts benefiting the institution employing the gift planning

professional. In many cases, the desired outcome is simply a better-informed congregant capable of making an intentional gift to the congregation itself.

This approach also creates relationships with pastors, attorneys, financial advisors, accountants, donors, and others who facilitate charitable decisions. Those relationships may later support charitable transfers, financial education, sponsorships, or other institutional partnerships. The immediate return, however, is relational rather than transactional: capacity building can become relationship building.

The emerging East Texas work can therefore be summarized through five interconnected practices: **Leadership → Translation → Accessibility → Invitation → Stewardship.**

Leadership establishes trust and permission. Translation connects gift-planning principles with language already meaningful within the community. Accessibility begins with understandable assets and strategies. Invitation moves individuals from awareness to consideration. Stewardship creates the relationships and systems necessary for legacy intentions to endure.

These practices form the foundation of the Last Tithe. Their significance becomes clearer, however, through the conversations they make possible.

IV. The Last Tithe in Practice: Emerging Cases and Conversations

The Last Tithe is being refined through ongoing conversations with clergy, congregational leaders, development professionals, financial advisors, and members of faith communities across East Texas. These conversations precede formal survey and interview data and should not be interpreted as empirical findings. Rather, they are practice-based observations illustrating questions emerging as charitable planning is introduced within trusted faith-based relationships.

Case 1: The Retired Donor: Changing How We Give

One immediate opportunity involves individuals who are already giving. For an eligible donor making regular charitable contributions from current income, a qualified charitable distribution may provide an alternative way to accomplish an existing philanthropic objective (IRS, 2026b). The conversation begins by considering the asset from which the gift is made.

Preliminary conversations suggest that donors may understand how much they intend to give without considering whether another asset could accomplish the same charitable purpose more effectively. QCDs and gifts of appreciated assets therefore provide an accessible entry into gift planning: the first planned-giving conversation may be about how someone gives rather than how much someone gives. It begins with demonstrated generosity rather than hypothetical philanthropic interest.

Case 2: The Longtime Tither: Extending a Pattern of Stewardship

A second conversation concerns the member who has supported a congregation for decades but has never considered it within an estate or beneficiary plan. The Last Tithe reframes this conversation around continuity: if an individual has practiced stewardship throughout life, might some portion of that stewardship continue through a beneficiary designation on a retirement account, life insurance policy, or other appropriate asset?

Within the Christian contexts in which the framework is emerging, 10 percent provides a familiar conversational reference because of its association with tithing (Lane & Pomroy, 2016). A member with a $200,000 life insurance policy, for example, might consider a 10 percent charitable designation, resulting in a $20,000 legacy gift while preserving the remaining benefit for family and other beneficiaries. The framework does not prescribe 10 percent; it uses familiar stewardship language to make an unfamiliar charitable-planning conversation more accessible.

The question is therefore not, *How much of your estate will you give away?* It is: You have practiced stewardship throughout your life. Have you considered whether stewardship should be represented in the legacy you leave?

Case 3: From Annual Giving to Communal Wealth

Many congregations repeatedly raise funds for scholarships, youth programs, missions, facilities, benevolence, and community outreach. While these efforts demonstrate generosity, they can require each generation to begin fundraising anew. Legacy planning introduces a different question: Can today's culture of generosity also cultivate assets capable of supporting tomorrow's ministry?

A congregation that raises scholarship funds annually, for example, might cultivate legacy commitments capable of eventually supporting an endowed scholarship. More broadly, legacy planning invites individuals to consider how accumulated assets might benefit family, faith, and community. The objective is not to choose institutions over families, but to move the conversation from the disposition of property to the purposes that property can continue to serve.

Case 4: The Gift Planner Is Already in the Room

Perhaps the most important observation emerging from this work is that the professional introducing these conversations is not necessarily an outsider. Gift planners, development officers, financial advisors, attorneys, accountants, and other professionals are themselves members of faith communities. They worship, serve, participate in denominational structures, and maintain longstanding relationships with clergy and members. The relationship frequently precedes the gift-planning conversation.

This changes the conventional model of community engagement. Rather than treating a faith community as a new donor market requiring access, the Last Tithe asks professionals to recognize the networks of trust in which they already participate: Where do I already have relationships through which my professional knowledge could create value?

The immediate beneficiary of that knowledge does not have to be the professional's employer. A university gift officer may help members understand beneficiary planning even if the resulting gift benefits their congregation. A financial advisor may provide education without acquiring a client. A development professional may help clergy build legacy-giving capacity without making an institutional solicitation. The professional relationship begins by contributing capacity rather than requesting access.

Over time, these relationships may create broader opportunities for charitable planning and institutional partnership. For gift planners, however, the more immediate lesson may be that access does not always need to be cultivated from the outside. We may already have relationships with communities of demonstrated generosity because we are already members of those communities.

V. Conclusion: From Lifelong Stewardship to Lasting Legacy

The Last Tithe begins with the premise that lifelong stewardship can become lasting legacy when donors are given the language, access, and invitation to consider what their generosity might accomplish beyond their lifetimes. Emerging work in East Texas illustrates how these conversations can begin with assets individuals already possess, practices of generosity they already understand, and relationships that already exist. For gift planning professionals, the opportunity is twofold: to contribute expertise within faith communities and trusted networks where gift-planning infrastructure may be limited, and to allow those experiences to inform more culturally responsive engagement with faith-based constituencies through their professional work. In both applications, the starting point is service rather than solicitation: contributing capacity before requesting access and building relationships before expecting transactions.

The Last Tithe remains an emerging practitioner framework, with formal research being developed to examine and refine the practice-based observations presented here. Practitioners, however, need not wait to ask: Where do I already have trusted relationships through which my professional knowledge can create value? The $10,000 annual donor introduced earlier illustrates what is at stake. Without planning, decades of faithful generosity can end with the donor's final annual gift. Legacy planning creates an opportunity for that generosity to continue. Gift planners can help donors connect what they have valued throughout life with what they want their resources to continue accomplishing for family, faith, and community. The question at the heart of the Last Tithe is therefore both practical and personal: What is the last gift you will give?

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