

Electronic giving makes donating to church easy

More parishes throughout the Archdiocese of Baltimore are turning to a relatively new way of encouraging parishioners to donate to their church: electronic giving.

Instead of using weekly envelopes, parishioners agree to have a set amount of money transferred automatically from their checking or savings account to their parish. Some donors choose to have their credit cards charged.

A variety of companies work with parishes to maintain the program by handling signup and accounting.

Pastors say the system benefits their parishes by cutting down on the costs of producing and mailing envelopes. It also relieves bookkeeping tasks and helps the church better manage budgets. The challenge is getting more people to use the system.

Father Patrick Carrion, temporary administrator of St. John, Westminster, said his parish has used electronic giving for several years. But only a tiny percentage of envelope users actually give in that way, he said. The parish has made a recent push to encourage more people to participate.

“It’s worked fine for those who use it, and they seem to enjoy it,” he said.

Father Carrion said electronic giving helps parish volunteers, who “are not taxed as much by having to count all the monies and keeping track of who gave that money.”

“When people are away on a vacation, they know they are still able to give to the parish in this way,” he added. “There’s no loss of income for our ministries.”

Parishioners can choose to donate to the offertory, special collections, the capital campaign and the poor box electronically, Father Carrion said. They can donate in one lump sum or give monthly. They also have the ability to adjust their giving levels.

Unlike donations made through the mail, there's much less risk of a transfer being lost or stolen.

Deacon Kevin Bagley, pastoral life director of St. Clare in Essex, said his parish has just started a program to encourage electronic giving.

"It's an easy and convenient way to support your parish," said Deacon Bagley. "All it takes is a phone call or a few strokes online."

Because the IRS now requires receipts for donations to the poor box, Deacon Bagley said using electronic transfers for the poor box provides better tax records for parishioners.

Some parishioners have chosen to donate with credit cards, he said, because they use cards that provide reward points for goods and services.

"It's a win-win," he said, noting that he expects about 20 percent of regular offertory givers will eventually sign up with the program.

Parishioners of both St. John and St. Clare are given envelopes or cards that note an electronic donation to drop in the collection basket during Mass.

"For people who have young kids, it gives them the example of supporting the church," said Father Carrion. "People still have that gesture (of giving in the collection basket) every week."