

Renaissance Church

Payments Related to Mission Trips

Frequently Asked Questions

1. I am planning to go on a mission trip organized by Renaissance Church. Are my expenses for the trip tax-deductible?

In most cases, yes. According to IRS Publication 526 Charitable Contributions, *“Generally, you can claim a charitable contribution deduction for travel expenses necessarily incurred while you are away from home performing services for a charitable organization only if there is no significant element of personal pleasure, recreation, or vacation in the travel. This applies whether you pay the expenses directly or indirectly. You are paying the expenses indirectly if you make a payment to the charitable organization and the organization pays for your travel expenses.”*

Mission trips planned by Renaissance Church do not include significant elements of personal pleasure, recreation, or vacation. The expenses associated with travel, lodging, meals, and other incidentals necessary for the mission work are paid by each participant to Renaissance in advance of the trip, and Renaissance in turn makes payments to cover the expenses. These payments by participants to Renaissance Church are tax-deductible by the participant. They will appear on your year-end giving statement as “Ren Cares – Guatemala Mission” or similar language.

Any sightseeing or other side trip taken by a participant during the mission trip must be planned by the participant. Any expenses associated with side trips or other personal pleasure, recreation, or vacation are not tax-deductible and Renaissance will not collect money for this purpose.

2. I am planning to go on a mission trip organized by Renaissance Church, but I cannot afford the entire cost of the trip. How can I raise the money to go on the trip?

Prospective participants in mission trips are encouraged to fundraise for the trip by soliciting contributions from family and friends. Payments that are intended to support a particular individual are considered by the IRS to be a gift to the recipient and are therefore not tax-deductible. These payments should be made directly to the participant and not to Renaissance Church. The participant will then pay to Renaissance the entire cost of the trip. Renaissance will not accept donations for the benefit of a particular individual. (See #5 and #6 below.)

The Renaissance Cares Fund (Ren Cares) may, at its sole discretion, provide a scholarship to a participant who cannot afford the entire cost of the trip. Scholarship awards depend on the balance in the Ren Cares fund and other anticipated demands on the fund balance, and therefore are not guaranteed. Requests for scholarships should be made by emailing rencares@renchurch.com.

3. I cannot participate in the mission trip myself, but I would like to financially support the trip. Can I do so? Will my support be tax-deductible?

Payments that are generally intended to support Renaissance Church’s foreign mission work or to support a particular mission trip may be made to the Ren Cares Fund. Checks should be made out to “Renaissance Church”, with “Ren Cares” on the memo line of the check. Any checks made out to “Renaissance Church” with “Support for mission trip” or similar language on the memo line of the

check will be deposited in the Ren Cares Fund. The donation will appear on your year-end giving statement as a tax-deductible donation to "Renaissance Cares".

4. I made a donation to Ren Cares to generally support a scheduled mission trip. However, after I made my donation the trip was cancelled. What will happen to my donation?

Your donation to the Ren Cares Fund will be used for another charitable purpose supported by Renaissance Church. This could be a future mission trip, but could also be a different type of foreign mission work, disaster relief, support for a local charitable organization, or internal benevolence. (Internal benevolence is financial support for Renaissance congregants who are in need.)

5. I am aware that a particular individual needs financial support to be able to participate in a mission trip. Can I make a tax-deductible donation to Renaissance Church to enable that individual to go on the trip?

No. As discussed above, the IRS considers payments for the benefit of an individual to be a non-deductible gift to that individual, even if the payment is given to Renaissance Church rather than directly to the individual. Renaissance cannot accept donations for the benefit of any particular individual. Financial support of a particular individual should be given directly to that individual.

6. I am aware that a particular individual needs financial support to be able to participate in a mission trip. I've heard he/she will be applying for a scholarship. Can I make a tax-deductible donation to Renaissance Church for that individual's scholarship?

No. Donations for the direct support of an individual's scholarship are also considered by the IRS to be a non-deductible gift to the scholarship recipient. Renaissance does not accept donations for a particular individual's scholarship.

Donors who would like to generally support scholarship awards may make a tax-deductible donation to the Ren Cares Fund. Donations to the Ren Cares Fund **may** be used for scholarship awards; however, there is no guarantee that any donation to the Fund will be used for this purpose. Donations to the Ren Cares Fund are used for a wide variety of charitable purposes, and decisions regarding payments from the Ren Cares Fund are made at the sole discretion of the directors of the Fund.

Any payment received by Renaissance Church that appears to be for the benefit of a particular individual (for instance, by writing the individual's name on the memo line of the check or by other accompanying communication) will be returned to the donor. The donation **may** subsequently be accepted if the donor confirms in writing that he/she would like their donation to be used for the general support of the mission trip, rather than for the benefit of any individual. Acceptance of that donation by Renaissance Church does not in any way guarantee a participant in the mission trip will receive a scholarship award.