

# Welcome to the Luminate CRM Recurring Gift Guide!

Some people just want to keep giving to your organization. That's why we have Recurring Gifts, ongoing gifts with no end date, such as a lifetime, monthly gift of \$10.00. Fortunately, Luminate CRM's new Recurring Gift model has a bunch of new fields to help you track how much money is due or received on your Recurring Gifts. Plus, with the new processes, you can track changes that your donors and administrators make to your Recurring Gifts, like skipping a payment.

This guide is designed to help you make sense of how all these fields and processes interact and give you some examples. If you want to get into the nitty gritty of Recurring Gifts, check out the [Luminate CRM web help](#).

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# What are all these new fields?

Use the **Balance** field to determine what the donor currently owes on the gift. A \$0 Balance means the donor is completely paid up, a positive balance means the donor owes the amount shown, and a negative amount means the donor has paid ahead.

- How does Luminate CRM determine what the Balance is? We'll get to that [later](#) when we learn about Forgiveness and Commitments.

Use the **Next Due Date** to predict when the donor will owe money again on the recurring gift.

Use the **Paid Through** date to see when the donor last gave sufficient funds on the recurring gift.

- How are the Next Due Date and Paid Through dates determined? Both are determined by how much is owed on the gift (aka. the Balance field) and the recurrence schedule (the schedule of individual payments you set when creating the recurring gift).

**Recurring Gift**  
**Bob Batches \$10.00 Recurring Gift**

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**Recurring Gift Detail**    [Edit](#)   [Delete](#)   [Clone](#)

Recurring Gift Name	Bob Batches \$10.00 Recurring Gift	Next Due Date	7/1/2014
Account	Bob Batches Household	Paid Through	5/1/2014
Donor	Bob Batches	Campaign ID	Spring Fundraising
Start Date	1/1/2014	Primary Classification	
Recurring Amount	\$10.00	Record ID	RG-0007
Recurring Gift Status	Active	Donation Type	Individual Gift
Forgiveness	\$0.00	Recurrence Description	Occurs on day 1 of every month effective 1/1/2014. Next monthly payment will be processed on 5/1/2014.
		Owner	qa230.bvt2 SysAdmin [Change]
		Tribute	
		Online Gift	<input type="checkbox"/>

**▼ Payment Information**

Payment Type		Credit Card Type	
Last Payment Date	4/14/2014	Last Payment Amount	\$10.00
Last Payment Status		Next Payment Amount	\$10.00

**▼ Status Summary**

Payments Received	3	Amount Received	\$30.00
Recurring Amount (Rounded)	\$10	Balance	\$10.00
		Total Forgiven	\$0.00

## Example: Balance, Paid Through, and Next Due Date fields

Bob agrees to pay \$10 a month to your organization. You set up the recurring gift with an amount of \$10.00 and a recurrence schedule of monthly, starting on the 5th. (Don't know how to set the recurrence schedule? Go to [Setting the Recurrence Schedule](#) .) If today is May 1st, here's what the fields will show on Bob's recurring gift record depending on whether or not he is caught up on his payments:

Balance	Paid Through	Next Due Date (one iteration beyond Paid Through date)
-\$10.00 (Bob paid ahead 1 month)	June 5 (one month in the future, due to prepayment)	July 5
\$0 (Bob is all caught up on payments)	April 5	May 5
\$10.00 (Bob is behind on payments by 1 month)	March 5	May 5

## What are Forgivenesses and Commitments?

In the past, you might have edited the **Next Payment Date** field to skip an individual payment, but this makes tracking skipped payments difficult. Now if you want to skip a payment, you'll offer a **Forgiveness** credit for that particular payment. The **Forgiveness** amount does not affect your payment books or total giving summaries (it's not *real* money). Instead, it acts as a placeholder so you can track when individual payments did not occur. (How do you add a Forgiveness? Check out [Understanding Recurring Gift Forgivenesses](#).)

You can see what payments the donor "promised" to give you by reviewing the **Commitments** - items that Luminare CRM generates automatically when a payment's deadline has passed. (Want to know other ways that Commitments are created? Check out [Understanding Recurring Gift Commitments](#).)

For each **Commitment**, you should ideally have either a corresponding payment or a **Forgiveness**.

Donations						
Action	Donation Name	Account Name	Close Date	Stage	Amount	
<a href="#">Edit</a>   <a href="#">Del</a>	Bob Batches \$10.00 Recurring Donation 01/01/2014	Bob Batches Household	1/1/2014	Received	\$10.00	
<a href="#">Edit</a>   <a href="#">Del</a>	Bob Batches \$10.00 Recurring Donation 02/01/2014	Bob Batches Household	2/1/2014	Received	\$10.00	
<a href="#">Edit</a>   <a href="#">Del</a>	Bob Batches \$10.00 Recurring Donation 04/14/2014	Bob Batches Household	4/14/2014	Received	\$10.00	

  

Recurring Gift Commitments			
Action	Date		Amount
<a href="#">Edit</a>   <a href="#">Del</a>	1/1/2014		\$10.00
<a href="#">Edit</a>   <a href="#">Del</a>	2/1/2014		\$10.00
<a href="#">Edit</a>   <a href="#">Del</a>	3/1/2014		\$10.00
<a href="#">Edit</a>   <a href="#">Del</a>	4/1/2014		\$10.00

  

Recurring Gift Forgiveness				
Action	Created By	Date	Notes	Amount
<a href="#">Edit</a>   <a href="#">Del</a>	qa230.bvt2.SysAdmin	6/16/2014 5:24 PM		\$10.00

The donations and Forgivenesses correspond to the Commitments.

## Example: Forgivenesses and Commitments

Bob has made payments to his \$10 monthly recurring gift all year. Today is May 5th, and he calls your organization and asks if he can skip his June payment, so you create a Forgiveness for that month. Here's what the his Commitments and Forgivenesses will look like on his recurring gift record:

Recurring Gift Commitments			
Action	Date		Amount
<a href="#">Edit</a>   <a href="#">Del</a>	1/5/2014		\$10.00
<a href="#">Edit</a>   <a href="#">Del</a>	2/5/2014		\$10.00
<a href="#">Edit</a>   <a href="#">Del</a>	3/5/2014		\$10.00
<a href="#">Edit</a>   <a href="#">Del</a>	4/5/2014		\$10.00

  

Recurring Gift Forgiveness				
Action	Created By	Date	Notes	Amount
<a href="#">Edit</a>   <a href="#">Del</a>	qa230.bvt2.SysAdmin	6/5/2014		\$10.00

## Where does the Balance value come from?

Forgivenesses and Commitments don't just help you track all the payments for the Recurring Gift, they also play a big role in determining the Balance field. Here's how Luminate CRM determines what number to put in the Balance field:

**Balance = total Commitment amount - total amount received - total amount Forgiven**

Because the **Balance** field affects so many other Recurring Gift fields (remember the **Paid Through** and **Next Due Date** fields?), adding a **Forgiveness** creates a chain reaction with all the fields. Take a look at the example below.

## Example: How adding a Forgiveness affects the Balance field

Today is May 5th, and Bob called your organization and asked if he could skip his June payment, so you create a Forgiveness of \$10 for that month. Here's what the fields on his Recurring Gift look like before and after:

Balance (Before adding a Forgiveness)	Balance (After adding a Forgiveness)	Paid Through (Before adding a Forgiveness)	Paid Through (After adding a Forgiveness)	Next Due Date (Before adding a Forgiveness)	Next Due Date (After adding a Forgiveness)	Forgiveness amount
\$0	-\$10 (Bob is paid ahead now)	May 5	June 5	June 5	July 5	\$10

## What if I use Luminate Online to enter Recurring Gifts?

You can still use either Luminate CRM or Luminate Online to enter your Recurring Gifts. The good news is that credit card transactions for Recurring Gift payments are now controlled and performed entirely in Luminate Online, meaning there is less chance of payments erroring out when synchronizing to Luminate CRM.

### Using Skip Next Payment in Luminate Online

You can use Luminate Online's **Skip Next Payment** button to move the next payment one iteration forward. This is the equivalent of creating a one-time **Forgiveness** in Luminate CRM, which is why when the change synchronizes over, Luminate CRM generates a **Forgiveness** and the new fields on the Recurring Gift record (**Balance**, **Next Due Date**, and **Paid Through**) are updated to catch up with what Luminate Online shows.

Balance	Paid Through	Next Due Date	Result of clicking Luminate Online's Skip Payment button	Auto-Generated Forgiveness amount
Negative amount (the gift contains a prepayment)	Future date	Future date	<b>Next Due Date</b> moves forward one cycle	One installment amount

Balance	Paid Through	Next Due Date	Result of clicking Luminate Online's Skip Payment button	Auto-Generated Forgiveness amount
\$0	Most recent date in the recurrence schedule	Next date in the recurrence schedule	<b>Next Due Date</b> moves forward one cycle	One installment amount
Positive amount (money is owed on the gift)	Past date	Next date in the recurrence schedule	<b>Next Due Date</b> moves forward one cycle	The amount needed to bring the <b>Paid Through</b> date up to the next date in the recurrence schedule

### Example: Using Skip Next Payment in Luminate Online

Today is May 6, and Bob calls your organization to ask if he can skip his June payment on his monthly \$10 Recurring Gift. In Luminate Online, you press **Skip Next Payment**. Here's what the fields look like in Luminate CRM before and after:

Balance	Paid Through (Before clicking Skip Next Payment)	Paid Through (After clicking Skip Next Payment)	Next Due Date (Before clicking Skip Next Payment)	Next Due Date (After clicking Skip Next Payment)	Auto-Generated Forgiveness Amount
-\$10.00 (Bob paid ahead 1 month)	June 5	July 5	July 5	August 5	\$10
\$0 (Bob is all caught up on payments)	April 5	May 5	May 5	June 5	\$10
\$10.00 (Bob is behind on payments by 1 month)	March 5	May 5	May 5	June 5	\$20

### Using Modify Gift Date in Luminate Online

You can use Luminate Online's **Modify Gift Date** button to move the next payment to any future date. Depending on how far in the future you move the due date, when the change synchronizes over, Luminate CRM may generate a **Forgiveness** and the fields on the Recurring Gift record (**Balance**, **Next Due Date**, and **Paid Through**) are updated to catch up with what Luminate Online shows. Plus, your recurring gift may get a new recurrence schedule if you change the next payment date to a completely new date of the month (you'll see this happen in the example below.)

Balance	Paid Through	Next Due Date	Result of changing the next payment date using Luminate Online's Modify Gift Date button	Auto-Generated Forgiveness amount
Negative amount (the gift contains a prepayment)	Future date	Future date	<b>Next Due Date</b> becomes the new date selected from the Modify Gift Date calendar	The amount needed to bring the <b>Paid Through</b> date up to the next date in the recurrence schedule
\$0	Most recent date in the recurrence schedule	Next date in the recurrence schedule	<b>Next Due Date</b> becomes the new date selected from the Modify Gift Date calendar	The amount needed to bring the <b>Paid Through</b> date up to the most recent date in the new recurrence schedule
Positive amount (money is owed on the gift)	Past date	Next date in the recurrence schedule	<b>Next Due Date</b> becomes the new date selected from the Modify Gift Date calendar	The amount needed to bring the <b>Paid Through</b> date up to the most recent date in the new recurrence schedule

### Example: Using Modify Gift Date

Today is May 6, and Bob calls your organization to ask if he can move his next payment on his monthly \$10 Recurring Gift to June 20th. In Luminate Online, you press **Modify Gift Date** and select June 20th. Here's what the fields look like in Luminate CRM before and after:

Balance	Paid Through (Before using Modify Gift Date)	Paid Through (After using Modify Gift Date)	Next Due Date (Before using Modify Gift Date)	Next Due Date (After using Modify Gift Date)	Auto-Generated Forgiveness Amount
-\$10.00 (Bob paid ahead 1 month)	June 5	June 20	July 5	July 20	\$0
\$0 (Bob is all caught up on payments)	May 5	May 20	June 5	June 20	\$0
\$10.00 (Bob is behind on payments by 1 month)	April 5	May 20	June 5	June 20	\$10

It's not just the fields that change! Because a new date of the month was selected for the next payment date, Bob's recurrence schedule switches from Monthly on the 5th to Monthly on the 20th.

# What happened to my old Recurring Gifts?

Some updates will occur on your old Recurring Gifts to allow them to fit into the new Recurring Gift model. Let's take a look:

## New Recurrence Schedule options

The options for your Recurring Gift recurrence schedules are now much simpler:

The screenshot shows a 'Payment Schedule' form with a 'Save Schedule' button. Under 'Interval', there are radio buttons for 'Monthly', 'Quarterly', and 'Yearly'. Under 'Recurring Details', it says 'On the 1st day of every month'. A red arrow points from a green box labeled 'No more Weekly' to the 'Monthly' radio button. Another red arrow points from a green box labeled 'Simplified options' to the '1st' dropdown menu.

If your Recurring Gifts used the old schedule options, the system will now update them to the following:

Old Recurrence Schedule option	New system-generated Recurrence Schedule	New Recurrence Amount	Example
Monthly (such as every 5 months)	Monthly on the 1st; the date of the month stays the same	The previous total amount divided by the original number of months in the iteration.	A recurrence schedule of \$500 on the 15th of every 5 months becomes \$100 on the 15th of every month.
Monthly/Yearly that includes a recurrence day of the week (such as 2nd Monday of the month)	The day of the week is removed and replaced with a date of the month (based on the following): <ul style="list-style-type: none"> <li>Any day in the 1st week of the month &gt; 1st of the month</li> <li>Any day of the 2nd week of the month &gt; 8th of the month</li> <li>Any day of the 3rd week of the month &gt; 15th of the month</li> <li>Any day of the 4th week of the month</li> </ul>	The previous total amount divided by the original number of months in the iteration	A recurrence schedule of \$500 on the 2nd Tuesday of every 5 months becomes \$100 on the 8th of every month.



Old Recurrence Schedule option	New system-generated Recurrence Schedule	New Recurrence Amount	Example
	> 22nd of the month <ul style="list-style-type: none"> <li>Last day of the month &gt; 28th</li> </ul>		
Weekly (such as every Friday)	Monthly on the 1st; the day of the week is removed	The previous total yearly amount divided into equal monthly amounts	A recurrence schedule of \$10 every Friday becomes \$43.33 on the 1st of every month.

For every Recurring Gift that gets an updated recurrence schedule, you'll see a note in the Notes and Attachment section:

The screenshot shows the 'Recurring Gift Forgiveness' interface. At the top, there's a header with 'New Recurring Gift Forgiveness' and a help link. Below that is a table with columns for 'Action' and 'Recurring Gift Forgiveness Name'. A note is visible in the 'Notes & Attachments' section. A green callout box with a red arrow points to the note, containing the text: 'Click for details about how the schedule changed'.

Recurring Gift Forgiveness		New Recurring Gift Forgiveness		Recurring Gift Forgiveness Help ?	
Action	Recurring Gift Forgiveness Name				
<a href="#">Edit</a>   <a href="#">Del</a>	<a href="#">Forgiveness-0000</a>				

  

Notes & Attachments		New Note		Attach File		View All		Notes & Attachments Help ?	
Action	Type	Title	Last Modified	Created By					
<a href="#">Edit</a>   <a href="#">Del</a>	Note	<a href="#">The Recurrence Schedule was updated to fit the new Recurring Gift model</a>	11/3/2014 3:02 PM	<a href="#">Luminate CRM</a>					

## What about the Next Payment Date field?

You might remember that the old Recurring Gift model had a **Next Payment Date** field; that field is being replaced by the **Next Due Date** field. In order to make the **Next Due Date** match the date that was previously in the **Paid Through Date** field, the system will create one big lump Commitment to bring the Balance field to the correct amount, which then brings your **Next Due Date** to the right place.

You can see an explanation of where the lump Commitment came from if you click on the Commitment, and then the **Creation Reason** reason link under Notes & Attachments:

## Note Creation Reason

Help for this Page ?

**Note Detail** Edit Delete

Note Owner	Luminate CRM		
Related To	Commitment-001		
Private	<input type="checkbox"/>		
Title	Creation Reason		
Body	This commitment for amount 60.0 was created by LCRM to bring your balance in line with your existing Next Payment Date of 2014-10-31.		
Created By	Luminate CRM, 10/29/2014 1:58 PM	Modified By	Luminate CRM, 10/29/2014 1:58 PM

Edit Delete

Explanation about the lump Commitment

If your Recurring Gift needs a **Paid Through Date** that is more than one recurrence iteration in the future, the system will also create a lump Forgiveness for you to bring everything up to right **Next Due Date**.

Recurring Gift Commitments		New Recurring Gift Commitment		Recurring Gift Commitments Help ?	
Action	Commitment Number				
<a href="#">Edit</a>   <a href="#">Del</a>	Commitment-001				
<a href="#">Edit</a>   <a href="#">Del</a>	Commitment-108				

The Initiated By column shows "Migration"

Recurring Gift Forgiveness		New Recurring Gift Forgiveness		Recurring Gift Forgiveness Help ?		
Action	Recurring Gift Forgiveness Name	Created By	Initiated By	Date	Notes	Amount
<a href="#">Edit</a>   <a href="#">Del</a>	Forgiveness-0054	bvtlcrm1103.bvtlcrm11 SysAdmin, 11/3/2014 2:18 PM	Migration	10/29/2014		\$60.00

**Note:** The **Next Due Date** is always a date within your recurrence schedule. This means that if your old **Paid Through Date** was not a date on the recurrence schedule, the lump Commitment and Forgiveness will bring your **Next Due Date** to the next date in the recurrence schedule.

### Will all my Recurring Gifts get these updates?

Nope. Only your existing recurring Gifts in the **Active**, **Suspended- Donor Request**, and **Suspended- Card Failure** states will receive these migration updates. That means that recurring gifts that are **Written Off - Donor Cancelled** and **Written Off - Card Failure** will be ignored.