

Remember that you can combine your charity with giving to your family and friends through, say, the Heifer Project International where you give an animal to a needy family in your auntie's name.

### 5. Are you done yet?

Not quite, but you're well along. You have been — to use that overworked word — proactive. You have taken control of your charity budget from the whims of the next solicitation letter or call.



Your priorities and specific charities may change over time, so each year review your list. Read your charities' annual reports to see if they are living up to your expectations.

To ease record-keeping, keep a log of your giving goals with the organizations, dates, and check numbers of your contributions. This will consolidate all your information for taxes and your annual review.

Even if you don't fashion a grand plan, look at last year's tax return and see how your numbers work out. It will give an accurate picture of how you order your priorities. Divide your income into three parts — charitable giving; basic needs (shelter, food); and entertainment/travel/non-necessities. The ratio of those three components tells a bit about each of us.

Enjoy your progress; help bring about

social change in the ways you want!

### A sample charity budget

Your plan may be quite different to reflect your goals and priorities. This budget is offered only as a guide.

Percent of adjusted income set aside for charity: 15% (total giving budget)

Of that amount:

- to UU causes 40%
  - UUCWI 30%
  - UUSC 5%
  - Chalice Lighters 1%
  - other appeals during the year 4%
- to environment causes 20%
  - World Wildlife Fund 10%
  - Earthjustice 5%
  - other unplanned appeals 5%
- to social justice/action 20%
  - Amnesty International 5%
  - Oxfam America 5%
  - World Opportunities International 5%
  - Immigration and Refugee Services of America 5%
- to health for others 10%
  - Doctors Without Borders 5%
  - American Foundation for AIDS Research 3%
  - other unplanned appeals 2%
- to third world development 10%
  - Asian Relief 5%
  - Foundation for International Community Assistance 3%
  - Heifer Project International 2%

**Happy Giving!**

## Enjoy Your Charitable Giving...



...or at least cope with it better

a guide to organizing, prioritizing and planning your giving

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Many of us spend far too much time agonizing over how to allocate our charitable giving. We dread all those calls and solicitations. It's so hard to say "No" to the many worthy causes and needy people who ask for assistance. We can't do all we'd like to, and we often end up giving in ways that don't really please us or reflect our priorities.



Any discomfort is mostly because we generally go about charitable giving in an ad hoc way — we have no method. It's much better to make a plan once a year to reflect your giving goals. Establishing a giving budget makes it easier and more legitimate to fend off well-meaning solicitors from causes that are not your personal priorities. "Sorry, but it's not in my budget this year" is a response that will reduce guilt and make your point.

It's not an easy job to do all this. But you've worked hard to be in a position to be able to give. You feel both obligated and good about helping others. You should to give careful thought to where your resources are to go.

**Here's a method that can help:**

**1. Make your grand plan.** Decide in

advance where you want your money to go, whether for real social change, for education, for health care, the environment, and so on — whatever your goals are. Above all, identify your passions and your priorities. Pick your favorite causes to help bring about a better world.

**2. Give what you can really afford.** Be honest about this; most people can soon figure out how to give more. Do you go out for coffee? Give up two lattes a week, or brew them at home with your pals, and you suddenly have \$300 a year to add to your giving budget. Remember that if you itemize your deductions you can turn \$80 into \$100 via your tax return.

Work to feel comfortable with what portion of your resources you can donate. No rule can apply to everybody. One popular number is 15% of your taxable (often called adjusted gross) income — try that and see what emerges.



**3. Choose where to allocate your resources.** You may find a blanket charity that works toward many of the causes that you support. Giving to your church, for example, may support several individual projects that meet your goals. (Your church community itself is a goal that you don't want to overlook. Unitarians are famous for giving to all sorts of good causes, but their own congregations should be near the

top of their lists.) You can give to many approved groups at once via [www.networkforgood.com](http://www.networkforgood.com), which also handles your giving records.

Charities are not equal in their effectiveness, their methods, and their use of contributions. Visit [www.Give.org](http://www.Give.org) for the Better Business Bureau list of criteria for rating charities and their ranking of hundreds of charities. Best of all the charity-related sites is [charitywatch.org](http://charitywatch.org), run by the American Institute of Philanthropy, where you can find expense ratios for hundreds of charities. Then, if social change is one of your goals, have a look at [www.changemakers.org](http://www.changemakers.org), [fex.org](http://fex.org), or [idealist.org](http://idealist.org) for reviews of charities. It's tough to find all the details of a charity's finances and expenses, but important to make the best use of your charitable donations. Trust the ones you hear good things about!

**4. Now you're ready to move.** Develop your plan — a simple list really — where you rank your chosen charities within each of your giving categories. Then allocate amounts or percentages to each of these charities. See the sample budget at the end of this brochure.

If being able to respond to emergency or last-minute causes is important to you, build an amount for unplanned appeals into your budget.