



Setting the table

A guide to clarifying the who, what, why, and how of giving together

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Introduction

Just as a family meal brings everyone together—each person with their own seat, perspective, and contribution—your philanthropy deserves the same thoughtful preparation. Setting your philanthropic “table” means deciding **why you’re there, who’s gathered, what you’ll bring, and how you’ll work together** to make an impact.

Every group’s dynamics, goals, and passions are unique. Some thrive with a collaborative approach centered on shared values and a unified mission. Others balance collective efforts with room for individual giving, allowing each member to pursue their individual philanthropic interests. And what works today may evolve as new generations join and priorities shift.

While there’s no single recipe for success, the following pages will help you design the right structure for your giving—one that honors your values, fits your needs, and adapts as you grow. Through exercises and prompts, you’ll explore four core ingredients of your giving model.



Family model indicators

These four core areas create the groundwork for your “family* giving model.” Each section offers both context and exercises to help guide your thinking.

Think of the sections in this guide like place settings, which you can arrange to suit your style, traditions, and changing needs. The goal isn't to find the perfect model but to craft one that reflects who you are today and where you want to go tomorrow.

So let's get started...



1

WHY

Setting the vision

What drives your desire to give together?

2

WHO

The people you invite to the table

Who will be involved in your family's philanthropy?

3

WHAT

Family dynamics and structure

How will your family composition shape your giving approach?

4

HOW

Making decisions

How will you make decisions about your giving?

* Today's families span geographies, generations, and definitions. While we use the word “family” throughout, your philanthropic group can include anyone you choose—relatives, friends, or others important to your shared journey.



What drives your desire to give together?

Before deciding how to work together, clarify why you want to engage your family in your philanthropic endeavors. Your motivations can guide the structure, scope, and tone of your giving, as well as determine whether you develop a shared mission or support individual passions under a broader family umbrella.

Begin by reflecting on your own motivations. What drives you personally? Why does working with your family matter to you? And which motivations might you already share with other family members?

Exercise 1

This exercise will help you clarify what motivates you to engage your family in your giving. Choose your top two motivations from the list below or add your own:

- ☐ I want to expose my family to my philanthropic values and decision-making process, while continuing to guide the overall strategy.
- ☐ I want to engage family members gradually or mentor the next generation, giving them opportunities to learn and contribute within a framework I've established.
- ☐ I want to involve my family to inspire self-discovery and personal growth through giving.
- ☐ I want to engage my family to pass on our values and a spirit of generosity to future generations.
- ☐ I want to bring my family together to connect with community needs and learn how we can make a difference.
- ☐ I want to engage my entire family to strengthen our bonds by working on meaningful causes together.
- ☐ Other:

Putting it together: *Insights to use in your family model*

Reflect on the motivations you identified in Exercise 1. How do those motivations influence the way you and/or your family will want to organize? Which of the following best represents your strategy:

- ☐ Our family will align on a shared vision
- ☐ Our family strategy will accommodate unique and varied interests
- ☐ Other:

NOTES

FOOD FOR THOUGHT

Hearing your family's giving motivations builds connection and fosters alignment from the start. Now that you've reflected on your own, invite others to do the same. Sharing your responses can help you understand what drives you, individually and as a family.



Who will be involved in your family's philanthropy?

Philanthropy offers families a way to bond, explore shared values, and make a difference together, but who belongs at the table? Today's families span geographies, generations, and definitions. Clarifying who is involved (and why) lays the groundwork for everything else—from governance to structure to legacy.

There is no one-size-fits-all approach to whom you engage—family or otherwise—or how many members you decide to involve. The number of people you invite to participate, however, may impact the feasibility of specific structures. There can be tradeoffs between efficiency and inclusion. Understanding the motivations behind who you want to involve, and when—will help you weigh these tradeoffs.

Exercise 2

Now, take some time to reflect on who might be involved in your philanthropic endeavors. As you reflect on different individuals and how you hope each person might engage, consider the following:

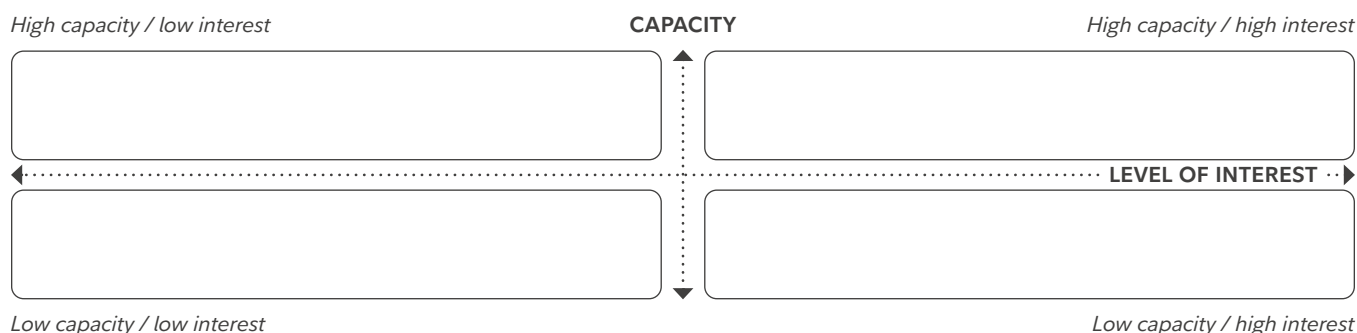
Who currently participates and who might in the future?

What experiences, perspectives, or interests does each person bring?

What factors (age, location, availability) might impact their involvement?

Putting it together: *Insights to use in your family model*

Using your thoughts from Exercise 2, fill in the quadrant below to capture how the members of your family may support or facilitate your family's philanthropic model. Identify who might be ready for greater involvement now and who may benefit from gradual exposure or mentoring. Place yourself and each family member who might be involved within the most applicable box.



NOTES

FOOD FOR THOUGHT

"Defining who is 'at the table' goes beyond biology—it's about shared commitment, capacity, and perspective."

—Engaging the Next Generation;
Philanthropy in Complex Families



How will your family composition shape your giving approach?

Understanding your family's structure and dynamics is essential to designing a philanthropic approach that supports meaningful involvement and long-term alignment. Whether your family is large or small, close-knit or geographically dispersed, these factors shape how decisions are made, values are shared, and collaboration happens.

Before selecting a charitable structure or combination of structures, consider:

- **Size and geographic spread:** Larger or geographically diverse families may benefit from flexible, decentralized approaches.
- **Relationship dynamics and communication styles:** How family members interact can guide the level of formality or governance needed.
- **Participation levels:** Some families prefer broad involvement, while others designate a smaller leadership group.

Your giving structure (unified or blended) should reflect how your family connects and collaborates. For example, an interconnected family may choose a single donor-advised fund (DAF) for streamlined decision-making. A more dispersed group might combine a family foundation with individual DAFs to balance shared goals with autonomy. Whatever the approach, the structure should fit your family's unique culture and needs.

Exercise 3

The following questions will help you begin to consider aspects of your model that could decide its structure. Fill in your responses for the following questions:

What levels of oversight and visibility do you want?

Are you set up to handle compliance and administration?

Are you prepared to manage legal/fiduciary complexity?

Putting it together: *Insights to use in your family model*

In thinking about your responses above, note whether your model might require more or less administration, delegation, and collaboration. Less complex and straightforward strategies, such as a DAF, may lend themselves well to a single-vehicle strategy. More complex systems, such as a multi-vehicle strategy, may require greater oversight with specific controls in place. Which of the following will best fit your structure?

- ☐ Single-vehicle strategy
- ☐ Multi-vehicle strategy

NOTES



How will you make decisions about your giving?

While the previous exercises may have helped you determine why you want to involve your family, who from your family you wish to engage, and the factors that may influence your work together, you now face another decision: determining how you will decide. Before you engage or organize your family around philanthropy, it's important to reflect on what decisions need to be made and how comfortable you are with sharing control over these decisions.

Exercise 4

This exercise will help you consider how you will make decisions in your philanthropy. Select the response that most closely aligns with your vision.

Category	Statement	Fully or partially agree	Neither agree nor disagree	Fully or partially disagree
Strategy	I want to make most giving decisions myself, with limited family involvement.			
	I prefer fully collaborative decision-making, even if it requires more time and coordination.			
	Our giving structure should allow for both individual and collective choices.			
Budget	I plan to determine the budget breakdown alone.			
	Budgeting decisions can be made with others' input.			
	I want family members to make decisions about their portion(s) of the budget.			
Grant approval	I want to approve all grants before they are finalized.			
	I am comfortable delegating decisions for a portion of the funds.			
	The majority rule should be applied to each grant.			
	I would prefer that all members agree on each grant.			
Delegation	I do not want to delegate major decisions.			
	I would like family members to serve as my advisor(s).			
	I am comfortable with delegating all the final decisions.			

Whether you're deciding on grantmaking, budgets, or roles, determining how those decisions will be made is essential. Some families prefer centralized control, others opt for consensus or voting systems, and many create a blend of approaches depending on the decision type. The process you choose will communicate a message to your family so it's essential to understand your own expectations about decision-making before you invite others in. Here are some of the ways families approach decision-making about their philanthropy.

Centralized decision-making

A structure in which one individual or a small group holds final decision-making authority, often with consultative input from the broader family. While this model may incorporate feedback or allow for veto power by certain individuals, ultimate accountability remains with the designated leader(s) or trustees.

Collaborative decision-making

A structure where all family members actively participate in the decision-making process, either by reaching full consensus or through majority voting. This model emphasizes inclusivity, open dialogue, and shared commitment, with decisions made in ways that reflect collective input and agreement.

Delegated decision-making

A structure in which specific responsibilities and decision-making authority are formally delegated to individual family members or committees. In some delegated structures individuals may have authority to make all giving decisions independently from others in the family, while in others, individuals may oversee certain roles or specified decisions on behalf of the broader family.

Note that all decisions do not need to use the same process. In fact, you can create a structure that supports both individual and collective decision-making. The Philanthropic Initiative (<https://tpi.org/>) even suggests that giving individuals control over certain aspects of the family's philanthropy can serve as a "pressure release valve" for areas where you are making decisions together.

Putting it together: *Insights to use in your family model*

In thinking about your responses above, which decision-making structure(s) would most closely align with your preferred approach?

- ☐ Centralized
- ☐ Collaborative
- ☐ Delegated
- ☐ Combination of these structures:

NOTES

FOOD FOR THOUGHT

"The process you choose will communicate a message to your family... Your structure reflects your values."

— Family Governance

Conclusion

By taking time now to align your vision and values with the structure of your philanthropy, you set the stage for a more intentional and lasting philanthropic journey. Just as a family meal brings everyone together—with each person offering their own perspective and contribution—your family's giving deserves the same level of care and preparation.

Starting with your own motivations helps you move forward with clarity. And, when you bring your family into the conversation, you create a space for open dialogue, deeper understanding, and a shared vision. That flexibility not only strengthens your giving—it strengthens your relationships.

There's no perfect model, and what works today may evolve over time. But with an intentional approach, guided by your values and supported by a thoughtful structure, your family can build something meaningful together. The exercises and tools in this guide are just the beginning of that journey.

So set your table, then take your seat and continue the conversation—with purpose and possibility in front of you.

Next Steps: Putting it together

Now that you've reflected on your philanthropic table, including who will be involved, the structure that best fits your family's dynamics, and how decisions will be made, you're ready to take the next steps in bringing your giving strategy to life. Fill out the Putting It Together worksheet, then explore the At the Table cards in the back of this workbook for a helpful overview.

Want to learn even more?

Clarifying how your family will work together—who is involved, what roles they will play, and how decisions will be made—is essential for long-term success. Fidelity Charitable® offers a wide range of tools, guides, and programs designed to help families learn, give, and grow together. Whether you're just beginning your philanthropic journey or looking to deepen your efforts, you'll find practical resources to support every step—from articulating shared values and engaging the next generation to navigating transitions and developing a long-term strategy.

Explore curated research, customizable workbooks, exclusive programs, and expert guidance to help your family build a meaningful and lasting philanthropic legacy.

To learn more, visit: fidelitycharitable.org/private-donor-group/engaging-your-family

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Putting it together

Now that you've reflected on your philanthropic table in the Setting the table workbook, you're ready to take the next steps in bringing your giving strategy to life. Using the responses you noted in the workbook, fill in the sections below, capturing who will be involved, the structure that best fits your family's dynamics, and how decisions will be made.

Select an option from each section that best aligns to your family's philanthropic goals.

WHO	 Smaller family	<input type="checkbox"/>
	 Mid to large family	<input type="checkbox"/>
WHY	 Shared vision	<input type="checkbox"/>
	 Varied visions/interests	<input type="checkbox"/>
WHAT	 Single-vehicle	<input type="checkbox"/>
	 Multi-vehicle	<input type="checkbox"/>
HOW	 Centralized decision-making	<input type="checkbox"/>
	 Collaborative decision-making	<input type="checkbox"/>
	 Delegated decision-making	<input type="checkbox"/>



At the table

A resource to help you identify your family's philanthropic giving model

There are many reasons families engage in philanthropy. Some are impact-focused—with a primary objective of supporting specific causes or communities—while others are family-focused, seeking to build a shared legacy, strengthen connections, or foster a culture of generosity across generations. There is no one-size-fits-all approach. A family's unique dynamics, collective goals, and individual interests shape how it works together. The most successful structures align with a family's underlying values and motivations, ensuring that form follows function. As families grow and evolve, their philanthropic models may also need to adapt, whether expanding to encourage individual giving or consolidating to strengthen collective efforts.



This resource complements our Setting the Table workbook. Think of these models like place settings: You can arrange them to suit your family's style, traditions, and changing needs. The goal is not to find the perfect model but to design a structure that reflects your family's values and evolves as your family grows. Any model can succeed when intentionally designed with clarity, flexibility, and shared purpose.



Each model in this guide is analyzed using three key categories to help you compare options and make informed decisions:



Family dynamics & composition

Highlights how family size, relationships, and participation levels influence collaboration, decision-making, and inclusion

- Size and geographic dispersion of the family
- Relationship dynamics and communication styles
- Who participates and to what extent



Philanthropic structure

Outlines the practical design of each model

- The potential giving vehicle(s) used (e.g., a single donor-advised fund or multiple accounts)
- Decision-making processes (centralized, collaborative, or delegated)
- Assignment of roles and responsibilities (fixed, rotating, or informal)
- Flexibility vs. centralized control, based on family needs and capacity





Benefits and drawbacks

Highlights the opportunities and challenges of each model

- **Opportunities:** How a model can strengthen family unity, enable impact, or empower individual members
- **Challenges:** Potential risks like complexity, conflict, or disengagement
- Understanding these tradeoffs helps families realistically assess the fit of a model and design sustainable approaches to their giving

Compare your selections to the family models below. Which 1–2 most closely align to your family?

Model Name:		Aligned impact	Feedback informed	Unified but separate	Committee-based	Fully Autonomous	Unique Path	Flexible
WHO	 Smaller family	●						●
	 Mid to large family		●	●	●	●	●	●
WHY	 Shared vision	●	●	●	●			●
	 Varied visions/interests				●	●	●	●
WHAT	 Single-vehicle	●	●	●	●		●	●
	 Multi-vehicle					●		●
HOW	 Centralized decision-making		●					
	 Collaborative decision-making	●						●
	 Delegated decision-making			●	●	●	●	●

Aligned impact

WHAT

WHY

This model is for families that want to give as one. They want to unite around shared values, elevate all voices equally, and make a difference. They believe that giving collaboratively strengthens both impact and connection.

WHO

Best fit for: This model works best for small to mid-sized families (around five members) with shared values and a desire for equal participation.

HOW

How it works: A single DAF or structure is used to make collective decisions. All members collaborate on grantmaking and strategy, usually by consensus or majority. Everyone has an equal voice, or delegates are nominated to act on shared decisions.

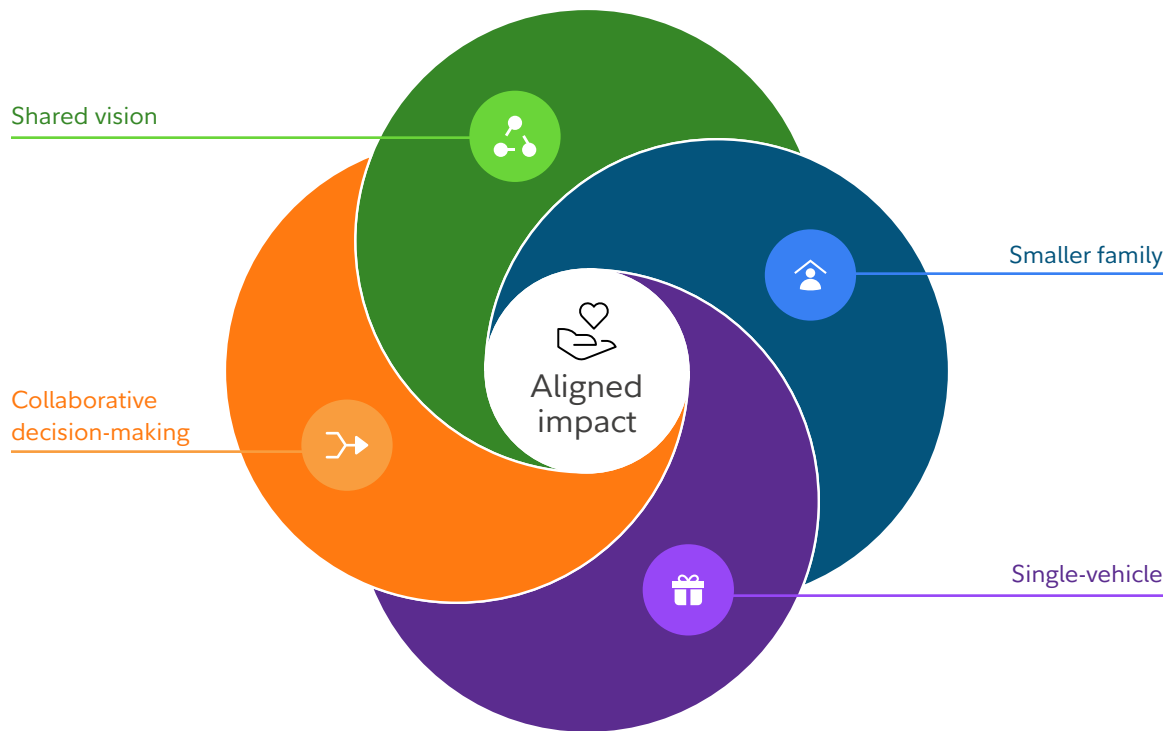


Potential benefits:

- + Reinforces unity and shared purpose
- + Enables focused, strategic giving
- + Ensures all voices are heard
- + Builds collective momentum and engagement

Potential drawbacks:

- Time-intensive decision-making
- Difficult to scale with larger families
- Requires strong communication and may require navigating conflict
- Risk of inaction if consensus isn't reached



Feedback-informed

WHAT

WHY

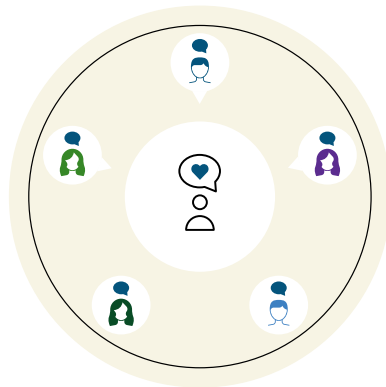
This model supports families that want to pass the torch—but gently. It honors legacy while creating space for mentorship and curiosity, giving rising generations a seat at the table without the weight of full control. It values teaching, trust-building, and stewardship.

WHO

Best fit for: This model works best for families mentoring younger generations while seeking to maintain leadership continuity.

HOW

How it works: A central figure (or generation) manages the DAF but actively invites feedback from others. While input is welcome, the final decisions rest with designated leaders. This model is used to mentor, educate, and gradually prepare successors.

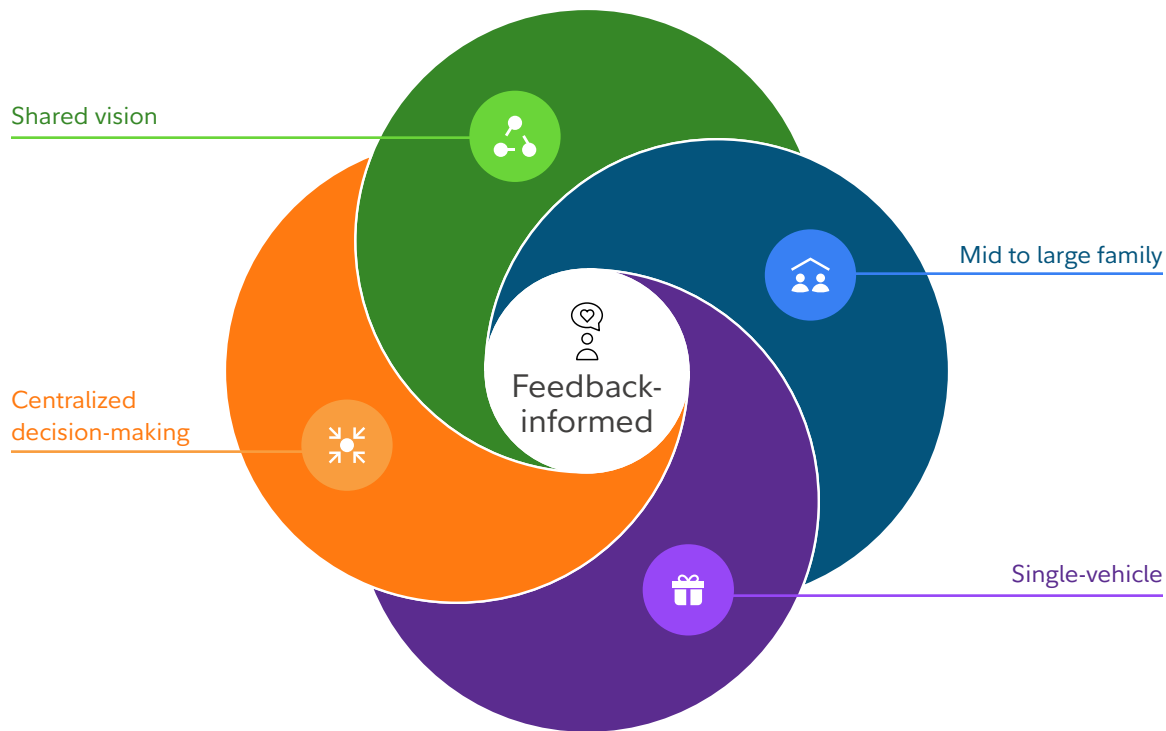


Potential benefits:

- + Encourages learning without full responsibility
- + Balances efficiency with engagement
- + Builds philanthropic skills across generations

Potential drawbacks:

- Can feel hierarchical if input isn't valued
- May discourage participation if roles aren't clear
- Transition planning is essential but often underdeveloped



Unified but separate

WHAT

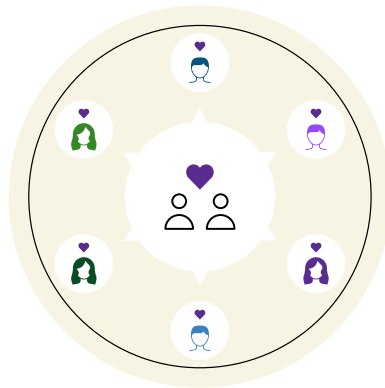
Families drawn to this model share a North Star. Even as they work independently, they are united by purpose. It's a flexible yet cohesive approach for families that value local action with global alignment, honoring individual agency and collective intention.

WHO

Best fit for: This model works best for families that are aligned on a mission but have varying interests within a shared cause—for example, different geographic interests.

HOW

How it works: The family agrees on a central mission or theme. Each member gives independently toward that purpose, often with individual budgets. Regular check-ins are required to maintain accountability and transparency.

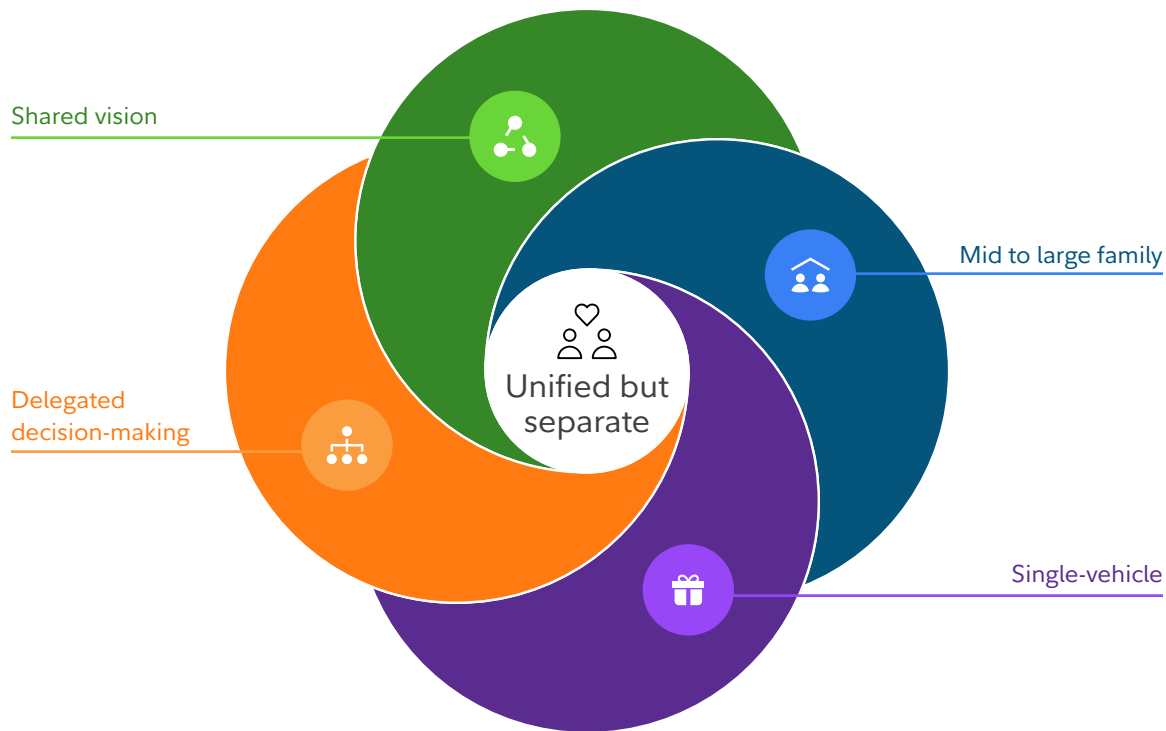


Potential benefits:

- + Balances autonomy with shared strategy
- + Encourages tailored giving under one banner
- + Supports flexibility across varying geographies or approaches

Potential drawbacks:

- Needs regular communication and tracking
- Harder to monitor collective impact
- Risk of “drifting away” from core mission



Committee-based

WHAT

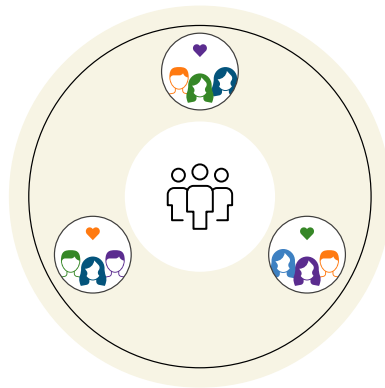
For families that are energized by structure and teamwork, this model transforms giving into a shared enterprise. Everyone brings their strengths to the table, and collaboration happens through clear roles and a clear purpose. Rather than centering on a single family vision, it allows for multiple priorities, empowering members to lean into the issues that matter most to them. Each priority can be delegated to a committee, fostering ownership and specialization. Families may choose to keep decision-making within each committee or adopt a more collaborative approach, such as committees sharing recommendations with the broader family for a collective vote.

WHO

Best fit for: This model works best for large or diverse families with varied interests or those seeking a highly structured approach.

HOW

How it works: A family forms issue-based committees with delegated specific tasks. The committees manage areas such as research, grantmaking, and follow-through within their domain. Oversight may be coordinated through a core group.

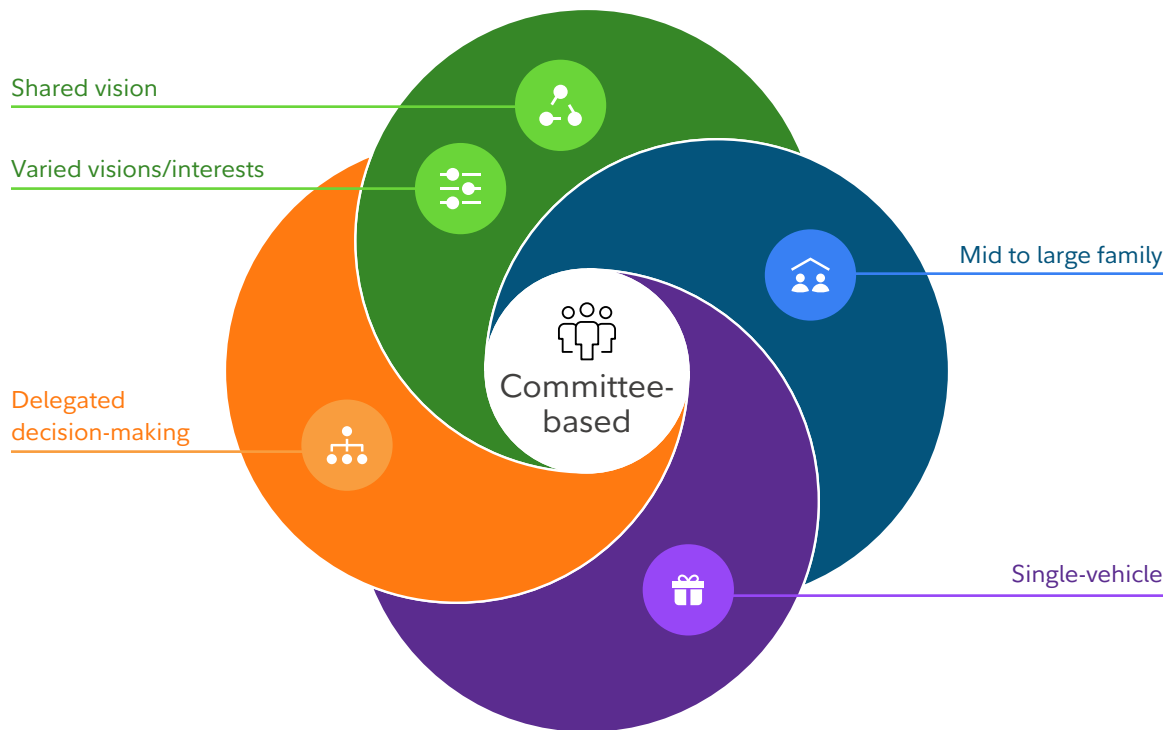


Potential benefits:

- + Promotes focus and ownership
- + Engages family members in specific areas
- + Increases efficiency through specialization

Potential drawbacks:

- Risk of silos or uneven involvement
- Requires clear roles and coordination to avoid duplication
- May unintentionally reinforce family hierarchies



Fully autonomous

WHAT

WHY

This model is built on freedom and respect for individual identities. It supports families that love and trust each other but don't need to align on everything. It allows each person to pursue their unique philanthropic journey with autonomy.

WHO

Best fit for: This model works best for families with divergent interests that value personal autonomy over collective coordination.

HOW

How it works: Each member has their own DAF and gives independently, without requiring alignment with others' giving or approval. The shared family mission may be optional or informal.

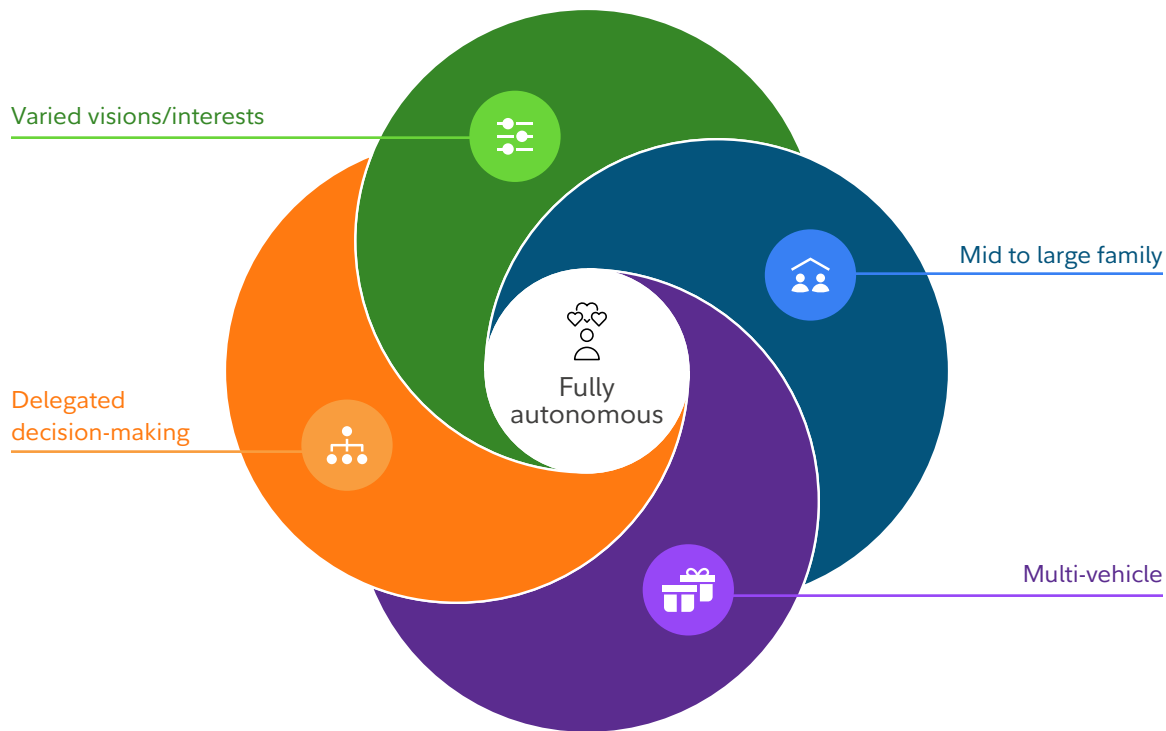


Potential benefits:

- + Empowers individual exploration and leadership
- + Reduces conflict over priorities
- + Encourages direct nonprofit engagement

Potential drawbacks:

- Minimal shared impact or learning
- Harder to coordinate or evaluate collective progress
- Transparency may be limited



Unique path

WHAT

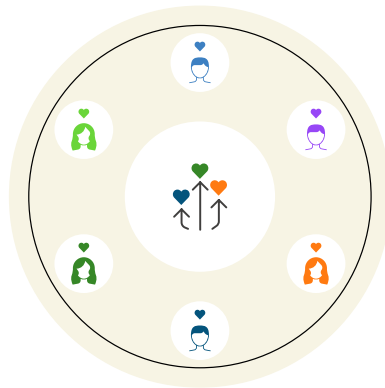
This model offers the comfort of a shared structure with the freedom of individual choice. It's for families that appreciate having a common platform but don't feel the need to align on where or how they give. Independence is valued, but connection is still present.

WHO

Best fit for: This model works best for families seeking administrative simplicity and shared infrastructure while being able to preserve individual decision-making.

HOW

How it works: One DAF is shared, with each family member allocated a portion of the fund to grant independently. There's no common strategy or alignment, but administration and reporting are centralized.

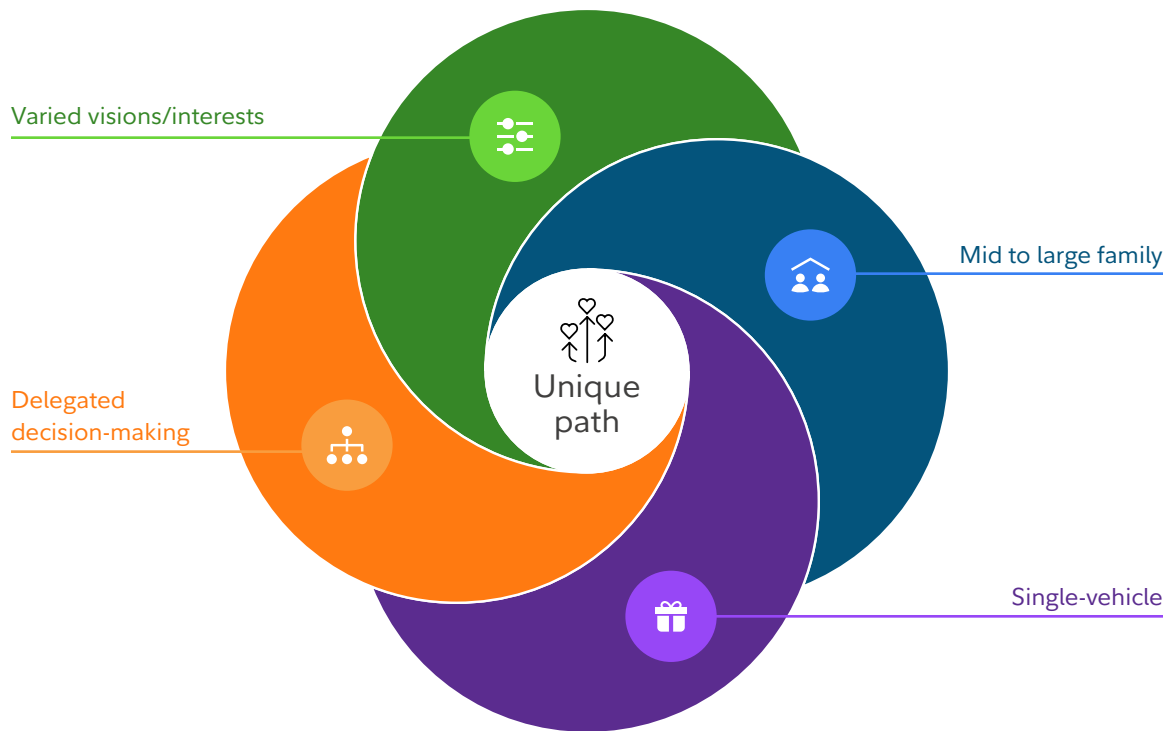


Potential benefits:

- + Combines efficiency with autonomy
- + Establishes a shared platform for future collaboration
- + Eases financial oversight and reporting

Potential drawbacks:

- Values misalignment can still create tension
- A shared platform may limit perceived independence
- Inconsistent reporting or learning across members



Flexible

WHAT

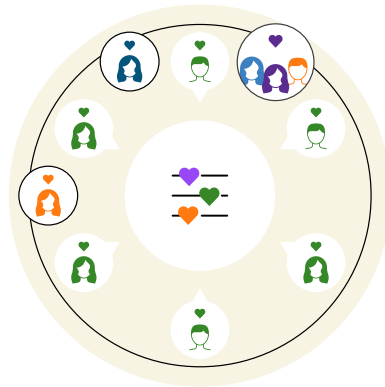
This model embraces the idea that families can both come together when it matters and go their own way when it makes sense. It reflects maturity, mutual respect, and the belief that different approaches can coexist under a thoughtful structure.

WHO

Best fit for: This model works best for multigenerational families balancing shared goals with personal passions.

HOW

How it works: The family maintains a shared fund or structure and allocates a portion (e.g., 20%) to each member for individual giving. Larger grants are made collaboratively. Clear agreements on joint vs. discretionary funds are required.



Potential benefits:

- + Offers flexibility and unity
- + Reduces conflict through autonomy
- + Enables pooled giving for large initiatives

Potential drawbacks:

- Higher administrative complexity
- Needs clarity on roles and fund boundaries
- Requires strong communication norms

