



## Strategies for giving more

Do you want to give more? A few simple strategies can help. By discovering additional funds for giving, planning ahead or simply learning the impact of your donations, you could do more good for the charitable causes you care about.

### Make your donations intentional

- **Create a household budget that includes giving as a specific line item.** Charitable funds will be built into your financial plans instead of pulled from another budget item.
- **Automate your giving.** Instead of giving in lump sums at year's end—when you may already feel spread thin—make regular contributions to specific charities by scheduling bank deductions or credit card transactions. Automating the giving process makes it a routine part of your finances.
- **Give a little more each year.** Increase your charitable giving budget incrementally, by a set amount or percentage annually, which will allow you to give more to charity over time.
- **Particularly for families with children, incorporate giving into everyday life.** Create a donation jar in your house to contribute extra cash or change and encourage your children to participate. Donations will add up over time.

### Take advantage of charitable tax benefits

- **Go beyond cash donations.** Donating cash isn't the only way to give to charity—and by giving other types of assets, you have the potential to give even more. For example, by donating appreciated stocks, you could potentially add 20 percent to what you give to charity.<sup>1</sup>
- **Ask your advisor about charitable giving strategies.** You may benefit from establishing a charitable giving vehicle or deferred giving strategy. Certain vehicles allow for the investment of charitable contributions for tax-free growth; others have the potential to generate an income stream for donors. Deferred giving, such as setting aside charitable funds in a will, can ease concerns about your future financial situation.

### Create a plan to understand your impact

- **Write a mission statement to focus your giving.** Focus on what matters most to you by writing a few sentences about your giving goals. Use that statement to help you say no or to limit your support of causes that don't align with those priorities. You can get started with Fidelity Charitable's [guide to creating a mission statement](#).
- **Decide on a few concrete steps you'll take to make a difference.** Then set up quarterly calendar reminders to revisit your plan and check your progress.

## Get to know nonprofits better

- **Use research tools to learn more about the nonprofits you currently give to or have considered giving to.** Websites such as Charity Navigator and GuideStar® aggregate information about charities and help donors make informed giving decisions. These tools provide information about the financial health of nonprofits and often include data about their programs and results.
- **Contact a nonprofit directly to learn more.** The charity's website is typically a good source of information, but you can also phone or email a nonprofit, too. Typically, the development office is a good place to start. If you don't already have questions in mind, you can start with Fidelity Charitable's checklist, [Questions to Ask Every Nonprofit](#).
- **Use a giving guide from a reputable source.** Several organizations create guides that analyze the impact of nonprofits. Look at resources such as the [Center for High Impact Philanthropy's annual giving guide](#) to identify high-impact giving opportunities that make your dollars go further.

## Don't go it alone

- **Learn how other donors have approached causes that matter to you.** Use resources such as the Foundation Center's [GrantCraft database](#) to learn how donors and foundations are creating impact. If you want to make a difference in your community, consider looking into the organizations funded by local donor networks or foundations and following their lead.
- **Join—or create—a donor network.** Donor networks and giving circles provide an opportunity to learn more about charities or causes, share insights about specific nonprofits and potentially pool money with others to increase your impact. To find a group, you can begin your search with [Giving Circle Central's list](#), but this is just a starting place. These groups may already be working in your community or your house of worship—or you could start one of your own.
- **Sign up to volunteer with an organization you care about.** Volunteering helps deepen relationships with a charity or cause and will help you better understand the nonprofit's impact on those it serves. It also creates a social outlet to connect you to people who care about the same topics or issues.

## Notes

\* Assumes all realized gains are subject to the maximum federal long-term capital gain tax rate of 20% and the Medicare surtax of 3.8%. Does not take into account state or local taxes, if any. Information provided is general and educational in nature and should not be construed as legal or tax advice. Fidelity Charitable does not provide legal or tax advice.

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