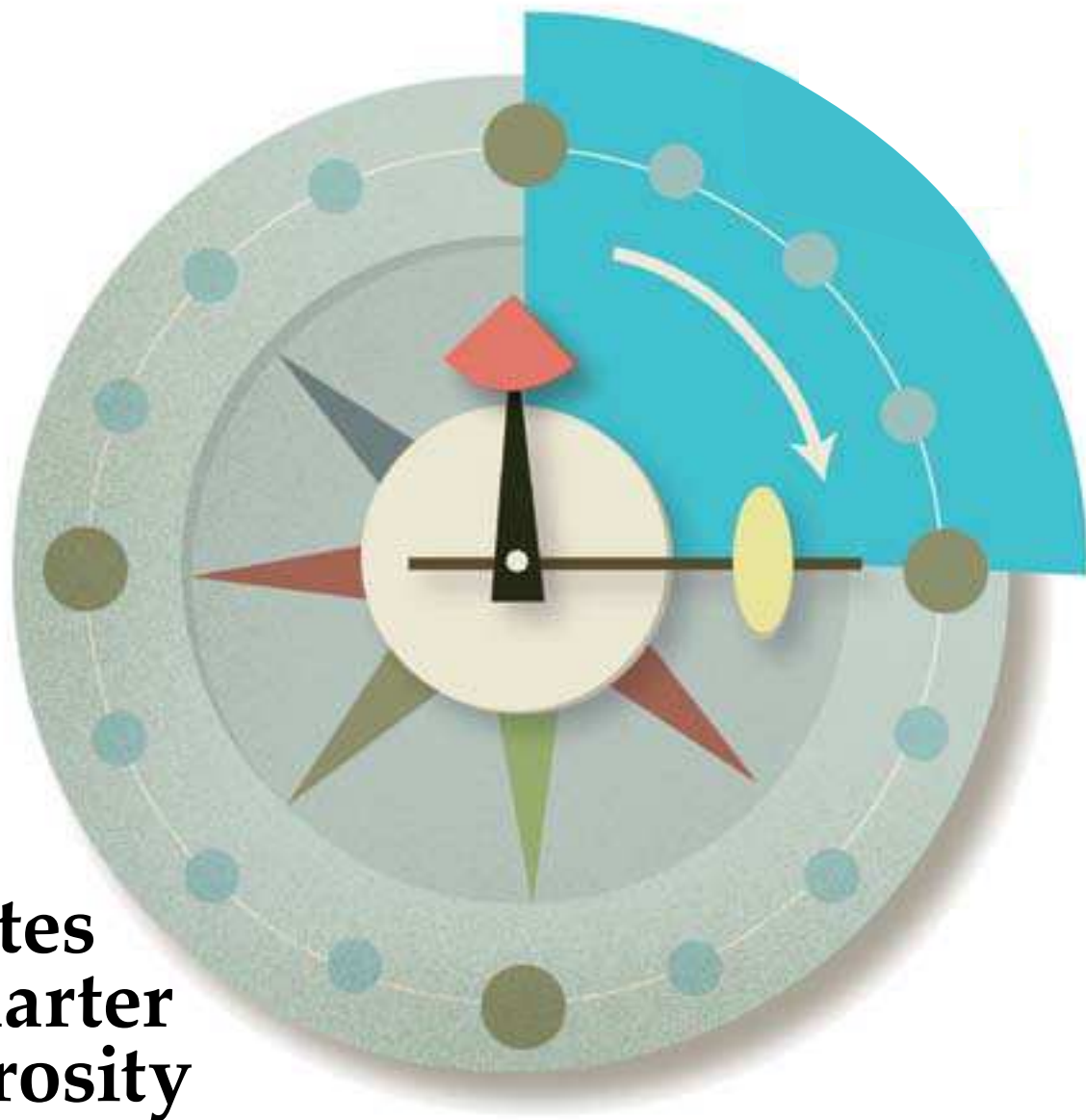


15

Minutes to Smarter Generosity

Here's how to quickly check out worthy causes before donating.



BY KATE PARHAM KORDSMEIER

Behind every gift is the desire to make a difference," says Chris Andersen, executive director of InFaith Community Foundation.

But how can you be sure the dollars you give actually will make a difference?

In just 15 minutes, these simple steps can help you direct your dollars in a savvy way.

5 MINUTES: CHECK OUT YOUR CHARITY.



"At InFaith, we encourage supporting charities that are managed well and are open about their finances," explains Andersen.

Fortunately, it's easier than ever to see

how a charity is run. Sites like CharityNavigator.org rate charities' financial health, accountability, transparency and governance.

"Good governance practices make charities less likely to engage in unethical or irresponsible activities, [as they] have nothing to hide," says Sandra Miniutti, vice president of marketing for Charity Navigator.

Another option is to find a copy of the charity's Form 990. It will tell you how much the organization spends on programs, fundraising and administrative fees. (It's easy to find on most charities' websites, or make a call to request one by mail.) A quick glance can tell you a lot.

"Look for charities that spend the majority of their budget on programs," Miniutti says.

5 MINUTES: ASK ABOUT RESULTS.



Miniutti recommends looking for logical results backed by data. For instance, for a food services charity (like a food shelf or food bank), how many meals do

they provide? How many people do they serve? If donations increased year over year, did the number of people helped increase as well?


"Knowing what the charity has accomplished is critical. After all, the charity's ability to bring about long-lasting and meaningful change in the world is the key reason for their existence and for your donation," Miniutti says.

It takes just a few minutes online to learn a little more about what the charity has done. GuideStar connects donors and grant makers to nonprofits. Its website, GuideStar.org, features "impact tabs" showcasing a group's accomplishments. Many charities also have an "impact" section on their own sites, providing stats on how their organizations are making progress on their missions.

5 MINUTES: MAXIMIZE YOUR DONATION.



Once you feel confident about where your contributions go, look for ways to multiply your gifts and make giving easier.

1. Look for employer-matching programs. They can multiply the money given to your favorite charity or nonprofit.
2. See if your employer offers payroll contributions, which allow you to put a little aside from each paycheck to go directly to charities of your choice.
3. Consider pooling funds with friends, family or other groups (i.e., your congregation, neighbors, co-workers, etc.) and tap into the idea of being part of something larger. 

Find Out More

Interested in doing a little research on your favorite charity? These reputable sites make it easy to get started.

- CharityNavigator.org
- GuideStar.org
- InFaithFound.org
- Myphilanthropedia.org
- GreatNonprofits.org
- Smartgivers.org
- GlobalGiving.org
- Kickstarter.com

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InFaith Community Foundation is a public charity serving donors and the community through charitable funds. The Foundation is independent of Thrivent Financial and its financial associates.

Make it Automatic

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The Simply Giving® program endorsed by Thrivent Federal Credit Union allows you to send money electronically to an enrolled church or nonprofit organization. Just set up recurring, electronic payments from a checking or savings account or with a credit or debit card. The funds will be on their way.

To get started, visit Thrivent.com/livegenerously and click the Simply Giving link.

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