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Choosing a Charity - A Guide to Giving

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You're a good guy. You hold doors open for people, and give directions to puzzled tourists. You help little old ladies across the street with a jovial smile, or at least you deftly avoid trampling them in your rush to catch the train. Overall, you do your best to make the world a better place.

But maybe there's a part of you that wants to do more. Maybe you're inspired by philanthropic magnates like Bill Gates, or you just feel guilty when you walk past a homeless guy asking for money. Whatever the reason - as the size of your wallet catches up with the size of your heart, you might look take good deeds to the next level: a financial one.

If you're looking to add Altruist to your list of titles, there are some key things to keep in mind about giving to charities and non-profits:

Find the one that's right for you.

We all have our interests, passions and causes that strike a chord with us. Think of something you've read about that's affected you, or an idea you'd really like to promote. There are [green groups](#), [yellow bracelets](#) and [pink ribbons](#); you can support the [Red Cross](#) or an organization called [The Blue Card](#). Think local, national or international -- the possibilities are virtually endless, and you're more likely to continue giving if you feel a connection to the cause.

Don't wait for them to come to you.

All charities need money. For something as important as which one you give to, however, it's smart to be proactive. Remember that many of the

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organizations that come to you--door-to-door or via mail/phone solicitations-- have to pay for those efforts, meaning that less of the money you give goes directly to help those they intend to serve.

Always check into the tax benefits.

You're generous, but you're also pragmatic. One of the perks of giving to a non-profit or charity is the write-off--a nice side benefit of munificence. So, as you are doing your research, make sure you ask if your donation is tax-deductible.

Do your due diligence.

Even in the most noble of pursuits, there can be a few bad seeds--so ensure that the organization you're considering is legitimate. You can check out the [IRS' Charities and Non-Profits](#) page, which lists those organizations that are eligible to receive tax-deductible donations. You can also visit [Guide Star](#) or the [Better Business Bureau's Wise Giving Alliance](#) to check out particular group's benevolence bona fides.

Make sure they are efficient.

Just because a group works to do good doesn't mean they are very good at what they do. Make sure the organization you give to is well-managed and efficient. Check their financials online, especially their expenses. According to [Charity Navigator](#), most charities (roughly 7 out of 10) spend about 75 percent of their budget on programs or services they exist to provide. If you're not sure about an organization, call and ask them questions--they should be more than happy to clarify anything for you.

You may hear a lot from Goliath.... but consider the David's out there.

The groups that have the money to call you all the time--such as your assiduous alma mater--aren't usually struggling to make ends meet. While these places are certainly worthy of gifts, they may not be quite as needy as some of the other options out there. Keep in mind some of the shelters, food banks, art-based non-profits and the like--chances are, they'll appreciate the gift a little more than a land-grant university will.



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