

Philanthropic Planning Workbook

PFL Academy - Chapter 14.2: Checking Out Charitable Groups

Introduction

This workbook will guide you through the process of developing a personal charitable giving strategy that aligns with your values, priorities, and financial goals. By completing these exercises, you'll create a thoughtful, strategic approach to maximizing the impact of your charitable contributions.

Using This Workbook:

To get the most out of this resource:

- Take your time with each section
- Be honest about your values and priorities
- Revisit and revise your plan periodically
- Use this as a living document that evolves with your circumstances

Section 1: Values Assessment

Understanding your core values is essential for creating a giving strategy that brings you satisfaction and aligns with what matters most to you.

Exercise 1.1: Cause Area Exploration

Rate each of these cause areas based on how important they are to you personally:

Cause Area	Not Important	Somewhat Important	Very Important	Extremely Important	Personal Connection?
Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Health & Medical Research	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Environment & Conservation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Human Services & Poverty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Arts & Culture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Animal Welfare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Religious Organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
International Development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Civil Rights & Advocacy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Community Development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Based on your ratings, list your top three cause areas:

- 1. _____
- 2. _____
- 3. _____

For each top cause area, explain why it's important to you:

Cause 1:

Cause 2:

Cause 3:

Exercise 1.2: Geographic Focus

Where would you prefer your charitable giving to make an impact? (Check all that apply)

- ☐ Local community ☐ State/regional level ☐ National
☐ International/global ☐ Specific countries ☐ No geographic preference

If you selected specific countries or regions, please list them:

Explain your geographic preferences:

Exercise 1.3: Approach Preferences

What approaches to solving problems do you prefer to support? Rate each:

Approach	Not Important	Somewhat Important	Very Important	Extremely Important
Direct service (immediately helping those in need)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prevention (addressing root causes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Research and innovation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advocacy and systems change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education and awareness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Capacity building (helping organizations become more effective)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What timeframe for impact do you prefer? (Check one)

- ☐ Immediate/short-term results
☐ Medium-term outcomes (1-5 years)
☐ Long-term change (5+ years)
☐ Mix of timeframes

Exercise 1.4: Personal Philanthropic Mission Statement

Using your responses from the previous exercises, craft a 1-2 sentence mission statement that captures your charitable giving priorities.

Example: "My charitable giving focuses on supporting educational opportunities for underserved youth in my local community, with an emphasis on programs that provide both immediate assistance and long-term skills development."

Your Philanthropic Mission Statement:

Section 2: Charitable Giving Budget

Determining how much you can afford to give helps you create a sustainable giving strategy that fits within your overall financial plan.

Exercise 2.1: Annual Giving Capacity

Income	
Annual income (after taxes)	\$ _____
Essential Expenses	
Housing (rent/mortgage, utilities, etc.)	\$ _____
Food	\$ _____
Transportation	\$ _____
Healthcare	\$ _____
Debt payments	\$ _____
Insurance	\$ _____
Other essential expenses	\$ _____
Total Essential Expenses	\$ _____
Financial Goals	
Emergency fund contributions	\$ _____
Retirement savings	\$ _____
Education savings	\$ _____
Other savings goals	\$ _____
Total Financial Goals	\$ _____
Discretionary Income	
Income - (Essential Expenses + Financial Goals)	\$ _____

Based on your discretionary income, how much could you allocate to charitable giving annually?

\$ _____ per year

What percentage of your income does this represent?

_____ % of annual income

Exercise 2.2: Giving Schedule

How would you prefer to structure your giving throughout the year?

- ☐ Monthly donations
- ☐ Quarterly donations
- ☐ Annual donations
- ☐ Special occasions (holidays, birthdays, etc.)
- ☐ Response to specific needs/emergencies
- ☐ Other: _____

If giving at multiple intervals, how would you allocate your annual budget?

Giving Interval	Amount per Interval	Total Annual Amount
Monthly	\$_____	\$_____
Quarterly	\$_____	\$_____
Annual	\$_____	\$_____
Special occasions	\$_____	\$_____
Emergency reserve	\$_____	\$_____
Total		\$_____

Section 3: Charity Evaluation Framework

Develop a personalized framework for evaluating charitable organizations based on what matters most to you.

Exercise 3.1: Evaluation Criteria

Rate how important each of these factors is to your charitable giving decisions:

Evaluation Factor	Not Important	Somewhat Important	Very Important	Extremely Important	Weight (1-5)	
Financial health (program expense ratio, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Transparency and accountability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Measurable impact and outcomes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Leadership quality and governance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Alignment with your values and priorities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Innovation and creativity in approach	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Collaboration with other organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Sustainability of programs and funding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Recognition/ratings from evaluation organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Personal connection or involvement opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	

Based on your ratings, list your top five evaluation criteria in order of importance:

1. _____
2. _____
3. _____
4. _____
5. _____

Exercise 3.2: Research Resources

Which resources will you use to research and evaluate charitable organizations?

- ☐ Charity Navigator ☐ GuideStar ☐ BBB Wise Giving Alliance

☐ CharityWatch

☐ GiveWell

☐ IRS Tax Exempt
Organization Search

☐ Organization websites

☐ Annual reports and financial
statements

☐ Direct contact with
organizations

☐ Site visits or volunteer experience

☐ News articles and media
coverage

☐ Social media presence

☐ Other: _____

Describe your research process: How will you gather and evaluate information?

Section 4: Charitable Giving Plan

Now that you've clarified your values, budget, and evaluation criteria, it's time to create your giving plan.

Exercise 4.1: Cause Area Allocation

How will you allocate your charitable budget across your priority cause areas?

Cause Area	Percentage	Annual Amount
_____	_____ %	\$ _____
_____	_____ %	\$ _____
_____	_____ %	\$ _____
Emergency/Flexible Fund	_____ %	\$ _____
Total	100%	\$ _____

Explain your allocation choices:

Exercise 4.2: Organization Selection

Based on your cause areas, budget, and evaluation criteria, identify specific organizations you plan to support:

Organization Name	Cause Area	Annual Amount	Giving Schedule	
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
Emergency/Flexible Fund	Various	\$ _____	As needed	
Total		\$ _____		

For each organization, briefly explain why you selected it:

Organization 1:

Organization 2:

Organization 3:

Organization 4:

Organization 5:

Exercise 4.3: Beyond Financial Contributions

How might you support your chosen causes beyond monetary donations?

- | | | |
|---|---|--|
| <input type="checkbox"/> Volunteering time | <input type="checkbox"/> Offering professional skills | <input type="checkbox"/> Serving on boards or committees |
| <input type="checkbox"/> Advocacy and awareness raising | <input type="checkbox"/> In-kind donations | <input type="checkbox"/> Fundraising for organizations |
| <input type="checkbox"/> Sharing on social media | <input type="checkbox"/> Encouraging others to give | <input type="checkbox"/> Workplace matching programs |
| <input type="checkbox"/> Other: _____ | | |

For your chosen organizations, identify specific non-financial ways you could contribute:

Organization 1:

Organization 2:

Organization 3:

Exercise 4.4: Impact Tracking

How will you track the impact of your charitable giving?

- | | | |
|--|--|--|
| <input type="checkbox"/> Organization newsletters | <input type="checkbox"/> Annual reports | <input type="checkbox"/> Impact updates |
| <input type="checkbox"/> Site visits | <input type="checkbox"/> Personal donation journal | <input type="checkbox"/> Tracking media coverage |
| <input type="checkbox"/> Regular check-ins with organization staff | <input type="checkbox"/> Other: _____ | |

What specific outcomes or metrics would you like to see from your supported organizations?

How often will you review your giving strategy?

- ☐ Monthly
☐ Quarterly
☐ Annually
☐ Other: _____

Section 5: Red Flag Awareness

Protect yourself and your charitable dollars by being aware of warning signs of problematic organizations.

Exercise 5.1: Red Flag Checklist

Before donating, check for these warning signs:

Red Flag	What to Look For	Verification Method
Pressure tactics	High-pressure appeals, urgency without clear reason, emotional manipulation	Step back and research before responding to urgent appeals
Name confusion	Names very similar to well-known organizations but with slight differences	Verify organization by EIN, not just name
Limited transparency	No accessible financial information, vague descriptions of programs or impact	Check for Form 990s and annual reports
No verification	Unable to provide EIN or proof of tax-exempt status	IRS Tax Exempt Organization Search (apps.irs.gov/app/eos)
Excessive overhead	Very low program expense ratio without explanation	Check expense breakdown on Form 990 or charity evaluators
Vague mission	Unclear description of what the organization actually does	Look for specific programs, activities, and measurable outcomes
Lack of accountability	No board of directors, no independent oversight	Review governance information on Form 990 and website
Missing contact info	No physical address, only P.O. box, limited contact methods	Verify organization's physical presence and multiple contact options
Unsolicited contact	Cold calls, unexpected emails, thank you for donations you don't recall making	Initiate contact yourself through official channels
Cash only	Only accepts cash donations or unusual payment methods	Legitimate charities offer multiple secure payment options

Add any other red flags you'll watch for:

Section 6: Finalizing Your Charitable Giving Strategy

Bring together all elements of your planning to create a comprehensive charitable giving strategy.

Exercise 6.1: Strategy Summary

Complete this summary to organize your complete charitable giving strategy:

Philanthropic Mission Statement:

Annual Charitable Giving Budget:

\$_____ (_____ % of annual income)

Priority Cause Areas:

1. _____
2. _____
3. _____

Key Evaluation Criteria:

1. _____
2. _____
3. _____
4. _____
5. _____

Selected Organizations:

1. _____ - \$ _____
2. _____ - \$ _____
3. _____ - \$ _____
4. _____ - \$ _____
5. _____ - \$ _____

Giving Schedule:

Beyond Financial Support:

Impact Tracking Method:

Strategy Review Schedule:

Exercise 6.2: Implementation Calendar

Create a calendar for implementing your giving strategy over the next 12 months:

Month	Planned Donations	Other Charitable Activities	Research/Evaluation Tasks
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6			
Month 7			
Month 8			
Month 9			
Month 10			
Month 11			
Month 12			

Exercise 6.3: Reflection and Commitment

Reflect on your charitable giving strategy:

What are you most excited about in your giving plan?

What challenges do you anticipate in implementing your strategy?

How might your charitable giving evolve over the next 3-5 years?

My commitment to charitable giving:

Signature: _____

Date: _____

Next Steps:

Now that you've completed your charitable giving strategy:

1. Make your first donation according to your plan
2. Set up calendar reminders for future donations and review dates
3. Research volunteer opportunities with your chosen organizations
4. Share your giving strategy with trusted family members or friends
5. Revisit this workbook periodically to update and refine your approach