

Title:

Donating To Charity On A Budget

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Summary:

I always feel guilty that I can't give to charity more than I do. But, honestly, my budget is trimmed down to the bare minimums and our income just meets those obligations with pennies to spare. Still, I feel that I should be giving something. After all, I know that there are other families struggling much harder than ours to simply provide the very basic needs of survival.

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Keywords:

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Article Body:

I always feel guilty that I can't give to charity more than I do. But, honestly, my budget is trimmed down to the bare minimums and our income just meets those obligations with pennies to spare. Still, I feel that I should be giving something. After all, I know that there are other families struggling much harder than ours to simply provide the very basic needs of survival.

You need only to look at your budget to see that our society places a high price on the very basic needs of food, shelter, and clothing. Seems odd to me. In a perfect world these basic needs of survival would be more modestly priced if not free. But, this isn't a perfect world (at least not by my assessment) and that's not the case. That's why I think it's important to give in some way, even when you can't imagine where it will come from.

Here a few little ways you can give and not really miss it.

1. One of our local supermarkets (Shoppers) has a display at each cash register where you can add \$1, \$3, or \$5 to your grocery bill as a donation to the food bank. It doesn't hurt so much to give in these small increments often, as opposed to one larger lump sum. I think this is a great idea. You may find this convenient for you if you have a Shoppers or other supermarket in your area with

similar donation opportunities.

2. Take advantage of food collections at post offices, schools, and even the supermarket. One or two cans, boxes, or bags of non-perishable foods will probably not ruin your entire menu for the week. You may not even miss it and you'll be making a charitable donation. I have ample opportunities in this area as I have four children in three different schools (elementary, middle, and high school). All three do food drives every year. Our local post office and supermarket also participate in food collections around the holidays.

3. During the holidays, toys for tots is a great way to give a gift as a donation. Some people say they feel cheap if they only give one gift. Well, you can give just one. It's not only acceptable, it's very much appreciated. One from you, and you, and you, and you, well you get the picture. Collectively, it adds up to a happier holiday for many less fortunate children.

4. Take advantage of donation matching to make smaller donations go further. I have certain charities that I receive newsletters and updates from. I recently read of a matching opportunity in one of the newsletters and donated \$5 during the promotion. That means that the matching donator gave \$5 as well.

5. You can also set up a reoccurring payment in your bill pay program as a donation. Set up a payment to send a donation of \$5 every week, bi-weekly, or even monthly. Whatever you feel your budget will permit. If you ever fall short, just reschedule or cancel the payment for that period.

6. Don't forget that donating your time is valuable, and appreciated, also. Volunteer to help a neighbor, visit a nursing home or home for the elderly, cheer up hospital patients, or help out at a local charity organization.

7. Donate all your unwanted items and clothing to a family in need, the Salvation Army, or other charity owned thrift store.

You can see that if you really put your mind to it, you can come up with a variety of ways to donate when donating seems impossible. Donating more often in smaller increments is a lot less noticeable than forking out a large lump sum. And, donating your time is sometimes more appreciated than money, since organizations may really need the manpower to be successful. A warehouse full of food won't do anyone any good if there is no manpower to get it where it is needed. In today's fast paced society, time is a valuable gift to give!