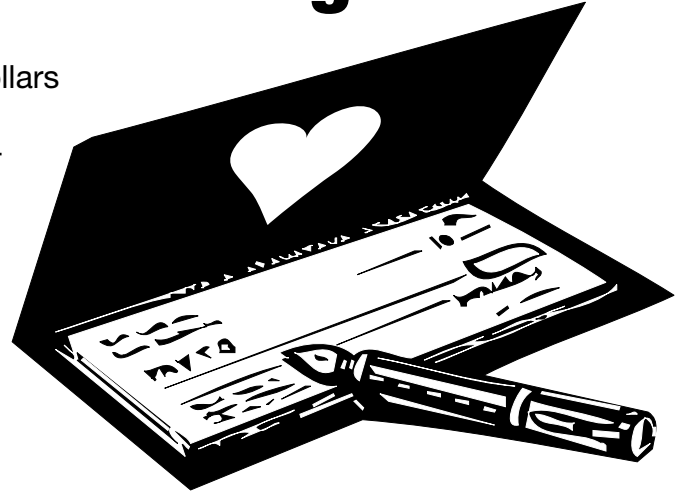


Responsible Giving

Americans donate millions of dollars each year to groups and causes that touch their heart. This tradition of philanthropy is important and valuable. Still, it's wise to use both your head *and* your heart when donating to charities and nonprofit organizations. Here are some tips for responsible giving.



■ Know the charity.

You can find out about a nonprofit organization and how it uses contributions on the World Wide Web. For example, the American Institute of Philanthropy lists top-rated charities on its Web site at www.charitywatch.org.

■ Find out where your dollars go.

You may want to make sure the money you give really helps pay for the cause (medical research, homes, etc.). Some nonprofits spend most of their money on advertising, raising contributions, etc.

■ Take time to choose the charity.

Some charities use emotional appeals and even pressure to ask for help. There's nothing wrong with emotions—but also use your head to make the decision.

■ Keep records of your contributions.

Many charitable contributions are tax deductible.

Brought to you by the Financial Fitness program and the

FCCLA Chapter.