

Incorporating Charitable Giving Into Your Financial Plan

Does your financial plan include giving generously? If not, perhaps it's time to review and revise it. There are numerous ways to incorporate charitable giving into your financial plan. Last weekend I walked in the Susan G. Komen 3-Day Breast Cancer Walk in Seattle. My participation wasn't about giving financially, but giving of myself. For most of my adult life I didn't think I *had* the time to participate in events like the 3-Day Walk. But, what I've come to realize is that it wasn't that I didn't *have* the time -- I didn't *make* the time. And, by not making the time I missed the opportunity and experience to grow personally.

Last year I walked in the Susan G. Komen 3-Day Breast Cancer Walk to celebrate my 50th birthday. I wanted to challenge myself to do something outside my comfort zone while supporting a worthwhile cause. I never expected it be a life-changing experience, but that's exactly what happened. And it's the reason I walked again this year and will walk again next year. The women and men who participate – as walkers, crew and volunteers are a community. A community of people dedicated to supporting the cause and paying tribute to those who have had breast cancer. This year there were 2,700 walkers and 350 crew members who raised \$6.9 million in the Seattle 3-Day Walk.

Participating in the Susan G. Komen 3-Day Breast Cancer Walk is just one way to give generously. There are many other ways to give:

Clear your clutter and donate to the organization of your choice. I regularly go through my closet and donate my clothes to the YWCA's Clothing Closet and ALIVE Shelter. Another option is to donate the things you no longer use or need to organizations that have garage sales to raise money.

Use your creativity to make something and donate it to a local organization that's having an auction to raise funds. I recently attended a YWCA event that included both a live and silent auction. Since I love to rubber stamp it was the perfect opportunity to donate some of my creations.

There are all kinds of fundraising events – races, biking events, walks, walks with pets, etc. If you have physical limitations that prevent you from participating, volunteer to help with other tasks. Or attend the event to cheer the participants. The 3-Day Walk had several Cheering Stations with adults and children lined up on each side of the walkers. As we walked through the crowds they cheered, clapped and thanked us. Their support was amazing and gave me the determination to keep walking.

Include charitable giving in your estate planning. Most people don't think about this when they're writing their will and/or living trust, but it's a great way to leave a part of your legacy to something that you believe in.

Determine how much your monthly spending plan allows for charitable deductions. If possible, make your donations automatic through payroll deduction. Another option is to save your spare change.

Give to charitable organizations that touch your heart. There are so many wonderful organizations – both national and local. Select the organization(s) of your choice. You can donate to more than one organization. Some of the organizations I support include:

Money Wi\$e Women Educational Services – www.moneywisewomen.net

Susan G. Komen 3-Day Breast Cancer Walk – www.the3day.org

YWCA – www.ywca.org

Etta Projects – www.ettaprojects.org

American Red Cross – www.redcross.org

Hospice of Kitsap County -- www.hospiceofkitsapcounty.org

Incorporate giving generously and abundantly into your financial plan. I promise – it will give you a sense of great satisfaction. “*The surest way to happiness in a cause greater than yourself.*”

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