**SUBJECT line: how to make a smart donation**

Making a charitable donation has many benefits, it helps make a positive impact in the lives of others, you feel good about giving and it can be tax deductible. Here are few steps to help you with your philanthropic endeavors.

**1. Determine a cause you care about**: What impact do you want to make? Helping animals, veterans, children, international missions, etc.

**2. Do your research:** Before deciding to give to an organization do some research on where your money goes.

**What percentage of their budget is spent on administrative costs?**

Charitynavigator.org is a great website full of information on charities and their transparency with their funds. Guidestar.org is another website that provides you with information on charities and has a rating system to help you understand which charities are the most transparent with their funds.

**How effective is the organization?**

The organization may be supporting a cause you care about but are they actually making a difference? Look at their statistics- depending on the cause it’s not all about the numbers it may be more about their success rate.

**Are they tax deductible?**

To determine if the organization you would like to give to is tax deductible visit the IRS website. There is a tool on their site called Exempt Organizations Select Check. This is a search tool that enables you to search for an organization and review information about their federal tax status and filings. Here is the direct link to this tool: www.irs.gov/charities-non-profits/exempt-organizations-select-check.

Warmly,

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(This article is not intended to provide you with tax advice. Consult with your CPA for any questions regarding your tax deductions and charitable giving).