day Now. Here's now to make a difference — even if yo...

It's 'Giving Tuesday Now.' Here's how you can make a difference — even if you don't have any money

Giving back can make you feel better — whether you're donating your time, money or a series of friendly hellos.



Jeanine May, of Bethel Park, Pa., lays out fabric to cut for new masks at Gloria Horn Sewing Studio in Mt. Lebanon, Pa on April 14, 2020.

Michael M. Santiago / Pittsburgh Post-Gazette via AP file

Today is <u>Giving Tuesday Now</u>, a new campaign by the nonprofit GivingTuesday — the same organization behind the eponymous day of charity that follows November's consumer flurry around Black Friday and Cyber Monday. In addition to committing \$200,000 to launch The Starling Fund to support communities hit hard by the <u>coronavirus pandemic</u>, GivingTuesday is calling on communities everywhere to show their support for nonprofits and charitable organizations.

"At this moment in time, there's a lot of talk about how to help charities that may be having trouble surviving," says <u>Eileen R. Heisman</u>, president and CEO of National Philanthropic Trust. "Most charities have 30 to 60 days of operating capital. Many charities can't raise money in their usual ways right now — and if they're not generating revenue, they can fall on really hard times."

But how can you make a difference if you don't have much money to spare? I posed this question to a number of experts and learned that there's actually quite a lot you can do this Giving Tuesday.

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It's not just a line, \$5 actually can go a long way

You've probably heard that even a five dollar donation can make a difference. What can it do exactly?

"Donors should bear in mind that \$5 goes further for a charity as they tend to buy in bulk," says <u>Helen Oliff</u>, director of communications at Partnership With Native Americans (PWNA), noting that with PWNA, \$5 can help stock a native elder's cupboard with essentials such bottled water, <u>cereal</u> and vegetables.

Five bucks would also be deeply appreciated by a charity such as PWNA, as nonprofits working with Native American communities tend to be largely overlooked by donors. "In this country, individual donors, foundations and corporations give billions of dollars in charitable support each year — yet less than 1 percent of it goes to native causes," says Oliff. "This is a grave disconnect because our Native Americans face the highest rates of food insecurity, poverty, disease and overcrowded housing, along with the lowest access to healthcare and safe drinking water in the U.S."

Contact your local community foundation

Heisman urges donors to focus on making a positive difference in their own regions, highlighting the neighborly element of Giving Tuesday Now.

"If you want to know what you can do or how to help, contact your local community foundation," says Heisman. "They have staff that really know what's going on around there and are resident experts on philanthropy."

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These organizations can also point you in the direction of emergency COVID-19 relief funds and efforts to benefit first responders. To find community foundations near you, head over to <u>Council on Foundations</u>, where you can search by zip code.

Don't forget the power of company matches

If you have a job, find out if your employer is matching donations this Tuesday.

"Corporate philanthropy has a long history with US companies," says Megan Gorman, Managing Partner, Chequers Financial Management. "Many of the Fortune 500 companies will match your donation to a charity up to a certain amount. Some companies have high matches meaning they will match up to \$5,000 or \$10,000 per employee. You can get access to this program through your HR department."

The CARES Act entitles you to up to \$300 charitable deductions

"One of the more overlooked aspects of the new CARES Act is that Congress is giving back a deduction," says Gorman. "When the TCJA was passed in 2017, the new standard deduction caused many Americans to stop itemizing on their tax returns; however, under

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the CARES Act, starting in 2020, you can get a charitable deduction up to \$300 on top of your standard deduction."

Donate supplies and your time — and write off the miles

"If cash is an issue, there is also the donation of time and non-cash items," says Gorman. "People are struggling and food banks in particular need help in bagging groceries and at times delivering. Keep in mind that your time to help can really make a difference. If you drive for a charity, you can deduct your mileage as a charitable deduction provided that you itemize on your return."

Find food banks near you on <u>Feeding America's site</u>, or by simply searching "food bank near me" in a Google search.

Give blood to help hospitals

Many hospitals are slammed with COVID-19 patients, yet they still need to tend to trauma victims, cancer patients and others who require blood transfusions. <u>Donating blood</u> is an essential <u>way to give back at no cost</u> to you. Schedule an appointment at <u>RedCross.org</u>.

Donate your skills — perhaps in a YouTube tutorial

<u>Small businesses</u> are a major part of our respective communities and they've been gravely impacted by the pandemic. <u>Tom Wheelwright</u>, CPA and CEO of WealthAbility, has been offering his accounting smarts free of charge, a move he hopes others will make, no matter their area of expertise.

"I'm 62 years old and I figured out how to make a YouTube video. If I can do it, anybody can do it. Sure, there's no tax benefit, but we're also not spending any money to share our skills and give our time," says Wheelwright.

We all need more support right now. Just be there for people.

"It sounds trite, but Giving Tuesday Now is a way to come together even if you can't physically do so," says Heisman. "There is an element of this [pandemic] that makes us feel disconnected and isolated. There is a great need to be present for other people. Reach out to people. If you know someone in recovery, check in with them. These can be lonely times and you never know who might need your emotional support."

Giving back can help you feel better

Giving back isn't just the right thing to do, it's a smart move to make for our mental health, especially if we're having a hard time coping.

"A lot of research shows that when you're depressed or anxious, if you focus your attention outside yourself and give to others, you'll be able to better connect to being in the present moment," says <u>Judy Ho</u>, licensed clinical and forensic neuropsychologist and host of the <u>SuperCharged Life podcast</u>.

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This connectivity to the present moment helps nurture "less catastrophic thinking," Ho says, adding that acts of charity during a crisis can also restore our sense of meaning and purpose. The trick is to understand that giving back can be as simple as calling your neighbor — and to not overthink it.

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