

# Charitable Contributions

## Overview

This lesson explains the different types of donations, the reason people give, and the costs and benefits of charitable donations.

## Lesson Objectives

Students will be able to:

- Identify different types of charitable contributions.
- Describe examples of charitable giving in local communities and the state.
- Use cost/benefit analysis to analyze the impact of charitable giving on individuals and society.

## Lesson Procedures

1. Have students read Lesson 14.1. Use the Introduction scenario in the lesson as an overview for the lesson.
2. Review the lesson content, including the different ways to give, ask students to give reasons why people give, and the costs/benefits of giving. Remind students that monetary donations are an expense and should be part of their monthly budgets. Also emphasize that anyone can find ways to contribute to charitable organizations or their local communities, regardless of their income or age. Use Activity 14.1 to help students apply that concept. Discuss and ask students to summarize the activity.
3. Conclude the lesson by revisiting the FINAL NOTE.
4. Use Review 14.1 to assess student learning.

## PERSONAL FINANCIAL LITERACY

### PASS OBJECTIVE

**Objective 14.1:** Identify types of charitable giving (e.g., monetary gifts, gifts-in-kind, and volunteer service).

**Objective 14.2:** Describe the impact of charitable giving on the individual (e.g., budget, time, personal satisfaction, and tax benefits) and the community.

**“Real charity doesn't care if it's tax-deductible or not.”**

*Dan Bennett*

## VOCABULARY

Charitable giving

Cost/benefit analysis, risk/reward relationship

Gifts in-kind

Tax deduction

# Checking Out Charitable Groups

## Overview

This lesson illustrates the reasons for researching charitable organizations and the steps for doing it.

## Lesson Objectives

Students will be able to:

- Identify the reasons to research charitable organizations.
- Explain how to research charitable organizations.
- Use the PACED model to evaluate a charitable organization.

## Lesson Procedures

1. Have students read Lesson 14.2. Use the Introduction scenario in the lesson to initiate discussion. Ask students what they would tell Lindy.
2. Review the lesson content. Encourage students to explain their volunteer activities with the rest of the class. Remind students it is important to be mindful of any group or organization in which they volunteer or donate financially. Use Activity 14.2A to illustrate the process of reviewing an organization. Discuss the activity and ask students to summarize what they learned.
3. Explain that making good choices about charitable giving is similar to making other informed choices. Use Activity 14.2B to review the decision-making process. Review the activity.
4. Conclude the lesson by revisiting the FINAL NOTE.
5. Use Review 14.2 to assess student learning.

## PERSONAL FINANCIAL LITERACY

### PASS OBJECTIVE

Objective 14.3: Identify tools to research a charitable organization's mission/purpose, activities, and recipients (e.g., specific organizations' Web sites, Guidestar®, and regulatory agencies).

**“We are prone to judge success by the index of our salaries or the size of our automobiles, rather than by the quality of our service relationship to humanity.”**

*Dr. Martin Luther King*

## VOCABULARY

Charitable giving

Nonprofit organization

Philanthropy

# Mission Kindness Project

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## Overview

This activity can be used to introduce the content in Standard 14.

## Materials

- One copy of the Mission Kindness statement for each student

## Procedures

1. Tell students they are going to participate in a Mission Kindness project. It is designed to spread random acts of kindness to people they may or may not know. By participating in this project, they will start to see the importance of giving to others.
2. Start the project by having students brainstorm various ways they can provide a random act of kindness in class, at school, at home, or in the community. For example, a student might volunteer to erase the board at the end of class or pick up trash in the local park.
3. After identifying several random acts of kindness for each category (class, school, and community), hand out the Mission Kindness statement to each student. Tell them to identify three random acts of kindness they commit to doing sometime this week wherever they choose to do it. Give students time to complete and sign their statements.
4. You may either collect the statements after they have completed them or allow them to turn them in at the end of the discussion on this unit. In either case, have students reflect on how they felt when completing this list.
5. Discuss the activity by asking students to explain what they learned by completing this project.

# MISSION KINDNESS

I agree to accept this mission and will perform three random acts of kindness as terms for completing this mission. These three random acts are described in the boxes below. I will complete these acts as assigned and report back by this date:

\_\_\_\_\_.

*Random Act 1.*

*Random Act 2.*

*Random Act 3.*

*Signed and Accepted* \_\_\_\_\_

*Signed and Completed* \_\_\_\_\_

# Volunteer Mosaic

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## Overview

This activity can be used as a review of the content in Standard 14.

## Materials

- One piece of construction paper for each student; use a variety of colors
- Markers
- Scissors
- Poster Board
- Rubber Cement or Two-sided tape

## Procedures

1. Tell students they are going to build a “Volunteer Mosaic”. The purpose of this mosaic is to show the different ways they can volunteer in their community.
2. Give each student one piece of construction paper and a marker. You may encourage them to use scissors to cut the paper into creative shapes, or you may choose to pre-cut different shapes for them. Have each student write one way they can donate time, money, or items to their community on their piece of construction paper. As they finish, have them attach their ideas to the poster board – creating a colorful mosaic showing how they can volunteer in the community.
3. Ask students to explain their posters.

## Extending the Lessons

Use the quotes in the Teacher’s Guide as an introductory discussion or review for the lessons.

Have students research how much famous people, like celebrities, donate and report their findings to the class.

Invite someone from a local charity to come speak to the class.

Use Activity 14.2 as a group activity and have each group prepare a class presentation about their organization.

Start a volunteer project in your school. Let the students pick the project so they will feel more ownership with it. Have students keep a journal of their volunteer experience including photos and a description of their activities with the organization. Once students have completed their volunteer project ask them to write a 500-word reflection paper on what they learned as a result of the activity.

Have students research various non-profit organizations to see where their money really goes.

## Resources

Lessons:

Free lesson plans at <http://www.econedlink.org/>

Free lesson plans and other resources at <http://moneyisok.com/standards/standard-14-charitable-giving/>

Free curriculum and other resources from Association of Fundraising Professionals:  
<http://www.afpnet.org/About/content.cfm?ItemNumber=9379>

General personal finance resources available at:

- [www.federalreserveeducation.org](http://www.federalreserveeducation.org)
- [www.mymoney.gov](http://www.mymoney.gov)
- [www.jumpstart.org](http://www.jumpstart.org)