

Little Gifts That Give a Lot

Seemingly small donations to the right charities can make a big difference in the lives of people going through hard times. Below, ways to make your money go far.

BY KATE ROCKWOOD



Do Good for \$20 or Less



\$1

to **One Warm Coat** allows the nonprofit—through its coat drives—to provide two gently used coats to someone who cannot afford one (onewarmcoat.org).

\$1 pays for 11 meals through **Feeding America**, a network of food banks that serves the 1 in 7 people in the U.S. who face hunger (feedingamerica.org). Learn more about WD's partnership with Feeding America and donate at feedingamerica.org/womansday.

\$2 buys 60 minutes of talk time for active military members overseas to connect with their loved ones (**Cell Phones for Soldiers**; cellphonesforsoldiers.com).

\$3 pays for two bottle nipples adapted for orphans in China born with a cleft palate (**Half the Sky**; halfthesky.org).

\$5 buys a paintbrush for **Habitat for Humanity** volunteers building homes for families lacking shelter (habitat.org).

\$5 will enable the planting of five trees in Brazil, where the deforestation of the Amazon Rainforest is driving climate change (**Nature Conservancy**; nature.org).

\$5 makes sure a family receives two kids' books—literacy is one of the best predictors of a child's future success (**First Book**; firstbook.org).

\$7 to **St. Jude Children's Research Hospital** provides a medical teaching doll to a child with a life-threatening disease to help her understand her treatments (stjude.org).

\$7 helps **Meals on Wheels America** deliver one meal to a senior in need (mealsonwheelsamerica.org).

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\$10 to **Doctors Without Borders** covers 54 emergency food rations for survivors of crises or natural disasters, such as the earthquakes in Nepal (doctorswithoutborders.org).

\$10 buys a week's worth of dog food at **4 Paws for Ability**, which trains service dogs for disabled children and veterans (4pawsforability.org).

\$10 purchases a bed net for a family in sub-Saharan Africa to help prevent malaria (**Nothing but Nets**; nothingbutnets.com).

\$10 helps **Children's HeartLink** pay for a stethoscope for medical professionals treating kids in developing countries (childrensheartlink.org).

\$15 pays for a breast cancer survivor's fishing equipment at **Casting for Recovery**, which offers therapeutic fly-fishing retreats (castingforrecovery.org).

\$17 gives seeds to a family in a developing country to plant vegetable crops (**World Vision**; worldvision.org).



HAVE MORE TIME THAN MONEY?
Join the 63 million Americans who volunteer each year. Visit volunteermatch.org to find one-time or long-term opportunities near you.

TEXT A TEN-SPOT

Mobile giving campaigns, or sending donations via text message, is an easy way to help. Here's how you can text your pledge (messaging and data rates may apply).

THE CHARITY	WHAT TO TEXT WHERE	WHAT YOU'RE PLEDGING
American Cancer Society	PINK to 41518	\$10
American Red Cross	REDCROSS to 90999	\$10
Jane Goodall Institute	CHIMP15 to 20222	\$10
March of Dimes	BABIES to 20222	\$10
UNICEF	NEPAL to 864233	\$10
Autism Speaks	AUTISM to 25383	\$10

Is your money being well spent?

Charities don't give all their money directly to the people they serve, because they also have to cover costs like staff salaries. So it's a good idea to find out if you agree with the way the donated funds are distributed, advises Peter Singer, author of *The Most Good You Can Do*. It takes only a few minutes to do a little homework.

Scrutinize the mission

Two cancer nonprofits might have similar names, but one is focused on cutting-edge research and the other on helping survivors. Visit the charity's website to read up on its goals and its strategies for achieving them. You'll also want to look at what they've already accomplished.

Check their costs

Head to charitynavigator.org, give.org and givewell.org, websites that report how much is spent on overhead and fundraising. "A good rule of thumb: Most large, established charities spend no more than 25% on administrative costs," says Sandra Miniutti, chief operating officer of Charity Navigator. Anything higher than 35% might mean the group isn't efficient with its funds.

Ask questions

Don't hold back! A not-for-profit—large, national organizations and smaller, local ones—should be forthcoming and responsive if it wants to earn your donation. And if you decide to direct your money to a specific program or purpose, most charities should accommodate your request.



\$20

buys a flock of chickens, ducks or geese for a rural family in a poor country through **Heifer International** (heifer.org).