



The Smart Senior Guide to Meaningful Giving

PART 1: Give with purpose — not pressure

Year-end giving should feel thoughtful, not rushed. This guide helps seniors slow down, protect their values, and donate in ways that truly matter.

Start With Meaning

Before responding to any appeal, ask:

- What causes matter most to me right now?
- What kind of impact would feel meaningful a year from now?
- Am I giving because I care — or because I feel pressured?

Research from West Virginia University shows seniors often give to feel connected and purposeful, not just to feel good in the moment.

Use the Impact Test

A legitimate charity should clearly explain:

- Who is helped
- How donations are used
- What changes because you gave

Vague inspiration without specifics is a warning sign.

Set Your Boundary First

Decide *before* donating:

- How much you can comfortably give
- Which causes make your short list
- When you'll stop giving for the year

Meaningful giving respects your financial limits.

Bottom Line

The most meaningful donation is one made calmly, intentionally, and without pressure.

PART 2: Scam vs. Legit Charity: Quick Comparison for Seniors

Use this before writing a check or clicking “Donate.”

Legitimate Charities Tend To:

- Clearly explain who benefits and how
- Respect “no” without repeated pressure
- Share specific outcomes or programs
- Provide transparent financial information
- Thank donors without escalating demands

Questionable or Manipulative Appeals Often:

- Use urgent “last chance” language
- Rely on guilt or fear
- Push higher amounts repeatedly
- Offer emotional stories with no clear impact
- Call or mail excessively after a donation

If an appeal makes you feel rushed or uneasy, it's okay to step back.

PART 3: The Smart Senior Year-End Giving Scorecard

Score each charity before donating

Give each item **0 (No)**, **1 (Somewhat)**, or **2 (Yes)**

Purpose & Alignment

- This cause reflects what I truly care about
- Supporting it feels meaningful to me

Transparency

- The charity clearly explains how donations are used
- I understand who is helped and why

Pressure Check

- I don't feel rushed or guilted
- The appeal respects my boundaries

Financial Comfort

- I can afford this donation comfortably
- I won't regret this amount late

Your Score

14–16 points: Strong fit — give with confidence

9–13 points: Pause and review before donating

0–8 points: Likely pressure-driven — consider saying no