

BE A SUPER HERO TO CHARITIES EVEN ON A BUDGET



You can be charitable with only a few extra dollars in your wallet or a bit of free time, you just have to get a little creative. Here are a few tips to consider:

1. Check your finances first.

Create or check your budget to determine whether you have extra money, how much can go to charities and create a plan to set more aside in the future.

2. Screen charities you're considering.

It's never been easier to evaluate a potential charity or nonprofit organization. Scan below to learn more about what to consider before giving money.

3. Research what's needed.

If the charity in question accepts physical items or volunteer work, think about providing help that way. Scan below to learn more about ways to give beyond money.

4. Go micro.

If you can only find a few dollars to give, don't let that discourage you. Micro giving sites, pooling funds, attending events or crowdfunding efforts may all allow you to make an impact with only a few dollars. Scan below to learn more about micro giving opportunities.

Proper planning and budgeting can make you a superhero by investing in your community's small businesses or charities. Record what you get and spend in a month to make a plan for smarter spending.

- **Record the money you earn/receive each month.**
- **Fill in the amounts you spend monthly.**
- **Subtract your total monthly expenses from your total monthly income and enter the difference.**
- **If the difference is \$0 or less, it's time to take a closer look at your earning and spending. More money left over can mean more money to save or more that you can invest in your community. Building a budgeting habit now will increase your powers to become a superhero for your community.**

Monthly Income:

Money Earned \$ _____
 Allowance \$ _____
 Gifts \$ _____
 Other \$ _____
Total Monthly Income \$ _____

Monthly Expenses:

Movies, Music, Entertainment... \$ _____
 Clothes & Accessories \$ _____
 Toys & Games \$ _____
 Food \$ _____
 Transportation \$ _____
 School Supplies \$ _____
 Charitable Giving \$ _____
 Phone \$ _____
 Other \$ _____
Total Monthly Expenses \$ _____

Difference \$ _____



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