



## Money Zone: Financial Generosity Just For You: Exploring Your Gifts

What can you do to make a difference? When we Money Guides began our quest sixteen years ago, we developed five guiding principles to make sure that we were using our time, talents and money in the most effective way. We continue to use these principles today. And so can you. Use them as you search for a worthy cause, and periodically review them to make sure that your efforts and resources enhance your life and the lives of others.

1. **Find your passion.** We knew that our passion was to use our skills to empower women, especially those in transition: divorcing, going through widowhood, or just experiencing tough times. What is important to you? What can you do to help others, and make their lives better?
2. **Focus your gifts, rather than scattering them.** We knew who we wanted to reach, but how could we reach them? Our skills have always been helping people with finances. Put a hammer in our hands, and we'd end up with sore thumbs and not much accomplished. What are your gifts? Are you good at organization, are you a people person, or are you really good at building things? Are you using your gifts to help others? You don't have to reach out to a lot of people—helping one-on-one will make a huge difference in someone's life.
3. **Share your time and skills.** We didn't have a lot of time—we both had full-time jobs—so we wanted something that we could do on the weekends. We both sat on numerous boards and foundations, but we found those to be passive, and we wanted to be actively involved helping others. How many hours a week do you have to give? Would you prefer to work alone or in a group? Do you want to work at your computer, talk to people on the telephone, or do you want to see people face-to-face?
4. **Give money to the causes you are passionate about.** We find that by donating our own money, in addition to our time, we dramatically increase the number of people we help. If you have the financial resources, maybe it's not enough to just put in your time. What impact do your donations have? Do they support causes you really care about? Would they be more effective if you gave them along with your time to a charitable cause about which you are passionate?
5. **Capture the power of the three Es – energize, engage and enhance.** We wanted to truly make a difference, and we found that when we directed our energy we engaged others who wanted to help, thus enhancing our cause. What activity can you do on a consistent basis to make an impact? Are there others you could engage to help?

Now, get out there and do some good. 😊