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As Seasonal Giving Grows, Nonprofit Guidewell Financial Recommends “Give from the Heart and Be Smart”

Consumers make more charitable contributions in December than any other month. Nonprofit Guidewell Financial Solutions (aka Consumer Credit Counseling Service of Maryland and Delaware, Inc.) offers suggestions on how to give from the heart and be smart.

(BALTIMORE, MD) – Studies show that 30 percent or more of all charitable donations occur in December. This generosity makes it possible for nonprofit agencies like [Guidewell Financial Solutions](#) (aka Consumer Credit Counseling Service of Maryland and Delaware, Inc.) to reach and help more underserved families and individuals accomplish their strategic goals. Guidewell Financial President Helene Raynaud says, “Holiday giving is important to every nonprofit’s success. We are grateful when people follow their hearts and support the work we do. We also want to encourage them to be aware and give smart.”

- **Be Generous**

Every December thousands of worthy organizations appeal for funding. That sometimes makes it difficult to decide where and how much to give. Guidewell Financial Director of Education Nina Heck says she generally supports organizations within her community. “Because they’re local, I can see who I’m giving to and the quality of work they do.”

When that isn’t possible, Heck recommends consumers properly vet charities and never spend more than they can afford. “If you’re on a limited budget, there are still ways to give. Volunteer time or donate something an item you have at home. If you’re not sure what to give, call the organization and find out what they need.”

- **Be Well Informed**

Informed giving often requires research, and it’s important to know where to look. Guidewell Financial Director of Counseling Tiffany Scalzo recommends visiting the organization’s website. “Check to see who’s on the agency’s Board and review its annual report.”

Scalzo says [Charity Navigator](#) is another useful tool. “On their website, you can confirm an organization’s 501(c)(3) nonprofit status, check if it’s accountable and transparent, and even review financial records like its 990 Form to see how it uses the money it raises. This research will help ensure your contribution goes to a reputable, well-run organization.”

- **Be Careful**

Like giving, charitable scams flourish during the holidays. Fraudsters know this is the perfect time to prey, because people are feeling more generous and distracted than usual. Heck says, “Scamming can occur any place, any time – online, by phone, by mail, or even when you answer the door.”

Heck recommends consumers avoid charities or fundraisers that refuse to provide detailed information about their identities, costs, or how donations will be used. She says, “Organizations should always be willing to provide proof if their contribution is tax deductible. Steer clear of anyone who uses high-pressure tactics or requests a donation by cash or a wire transfer. Also avoid giving to those with names that closely resemble those of other well-known organizations.”

The [FTC charitable giving micro site](#) provides a portal where consumers can report potential holiday scams.

- **Be Smart**

Many charitable contributions qualify as tax deductions and can be claimed by using an itemized income tax form. The actual cost of a donation is reduced by any tax savings the filer receives. There are limits on how much a person can deduct and rules on non-cash contributions. The IRS requires written documentation for all monetary contributions. A cashed check, credit card statement, or acknowledgment from a charity are the most accepted forms of proof.

Scalzo recommends confirming that contributions are tax deductible; however, she never thinks in terms of dollar value when she gives. “A charitable gift can be so many things. It can be a random act of kindness like saying ‘hello’ to someone who is homeless as well as giving to your favorite nonprofit.”

Raynaud agrees. “Giving generously doesn’t mean giving blindly, but it should always come from the heart. Giving is the perfect way to pay back for past help you’ve received or to support a cause in which you strongly believe.”

Guidewell Financial Solutions is currently conducting a [#GiveGuidewell](#) charitable giving campaign. Raynaud says, “Our goal is to raise \$10,000 between now and the end of the year. This will make it possible for us to provide 100 low-income Maryland families with the skills and resources they need to gain financial health.”

About Guidewell Financial Solutions

Guidewell Financial Solutions (also known as Consumer Credit Counseling Service of Maryland and Delaware, Inc.) is an accredited 501(c)(3) nonprofit agency that helps stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling. Maryland License #14-01 / Delaware License #07-01