

Charitable Giving: 10 Questions to Ask Clients

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With 95% to 98% of wealthy Americans already donating to non-profit organizations, the charitable planning conversation should be a natural part of the discussion with clients when talking about the current and long-term goals of their wealth. When you explain that this will help you give them the best possible investment and financial planning advice, clients will welcome the opportunity to share their charitable plans and thoughts with you.

And the 75-year-old grandparents with two children and four grandchildren aren't the only clients who are active donors. Many other groups including [women, never-married adults, and childless couples or individuals have become more involved in charitable planning.](#)

Though there are many questions that advisors can and perhaps should ask about charitable giving, the following questions will enable you to begin a conversation that will produce positive, immediate and ongoing results for both you and your clients. Here are some questions to ask:

1. Are you currently involved with any non-profit organizations and in what capacity?
2. Do you typically support the same organizations every year or do these vary from year to year?
3. How do you decide which non-profits to support?
4. Do you give the same amount every year? Upon what does it depend?
5. Which donations have provided you with the greatest satisfaction?
6. Are there any donations that you have regretted?
7. Do you turn to anyone else in- or outside of your family for input in determining which organizations to support and how much to give?
8. What types of assets have you used when you have donated in the past? Cash, checks, appreciated stock, other non-cash assets?
9. Do you have any charitable vehicles in place? A private foundation or a donor advised fund?
10. Do you want to donate primarily during your lifetime or after your death?

Once you have determined your clients' interest and capacity, you will be in a better position to make short and long-term recommendations to help them achieve their goals or bring in other resources if appropriate. You will also likely enjoy and benefit from a deeper and longer-term relationship with your clients and perhaps even their family and friends.